Table VII.A.1(2003) Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2003

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	6,285,662	4,013,250	990,176	1,282,236	1,765,880	3,571,840	947,942
New England:							
Connecticut	83,144	56,073	12,849	14,223	16,779	54,091	12,274
Maine	34,479	21,420	5,260	7,799	10,420	20,388	3,670
Massachusetts	149,430	80,605	31,814	37,012	25,447	100,530	23,454
New Hampshire	34,997	22,448	5,716	6,833	5,502	24,424	5,071
Rhode Island	25,240	15,278	4,046	5,916	5,828	16,111	3,301
Vermont	19,236	11,239	3,557	4,440	4,665	12,386	2,185
Middle Atlantic:							
New Jersey	201,716	131,005	27,725	42,986	45,515	124,492	31,709
New York	406,497	260,801	67,424	78,272	103,666	246,391	56,440
Pennsylvania	272,635	172,202	38,479	61,954	88,917	144,687	39,031
East North Central:							
Illinois	280,873	171,704	46,063	63,107	73,733	163,062	44,078
Indiana	132,955	79,033	22,496	31,427	35,483	74,094	23,379
Michigan	199,847	118,142	38,212	43,492	50,027	119,077	30,743
Ohio	247,315	153,089	41,997	52,228	75,381	128,616	43,318
Wisconsin	129,482	74,109	23,466	31,906	38,395	71,794	19,292
West North Central:							
Iowa	79,836	42,091	12,933	24,813	30,515	40,976	8,345
Kansas	73,174	43,391	11,974	17,810	27,744	36,026	9,405
Minnesota	125,429	71,436	16,994	37,000	28,774	81,605	15,050
Missouri	136,569	90,287	21,833	24,449	42,923	73,807	19,838
Nebraska	52,076	30,594	10,106	11,376	19,137	25,638	7,301
North Dakota	22,637	10,162	5,967	6,507	9,655	10,813	2,169
South Dakota	23,970	12,777	4,423	6,770	9,505	11,988	2,478
South Atlantic:							
Delaware	19,624	12,978	2,851	3,795	4,491	11,224	3,909
District of Columbia	15,943	12,232	2,065	1,646	1,867	11,211	2,865
Florida	381,647	270,082	58,785	52,780	100,298	217,193	64,156
Georgia	176,621	122,362	18,935	35,323	50,245	93,689	32,686
Maryland	118,368	78,891	14,731	24,746	26,024	74,335	18,009
North Carolina	176,831	121,082	27,021	28,728	52,190	101,292	23,349
South Carolina	85,496	54,629	13,277	17,590	31,213	41,348	12,935
Virginia	159,476	103,776	22,859	32,841	40,764	93,261	25,451
West Virginia	33,391	20,905	5,706	6,781	15,909	11,871	5,612

East South Central:							
Alabama	87,417	60,157	11,853	15,408	33,666	43,839	9,913
Kentucky	79,042	51,079	13,020	14,942	29,611	37,280	12,152
Mississippi	55,540	33,113	8,750	13,677	24,128	22,793	8,619
Tennessee	114,327	75,666	21,148	17,513	36,986	58,885	18,457
West South Central:							
Arkansas	57,053	36,735	7,775	12,543	22,857	23,880	10,316
Louisiana	90,584	63,125	14,027	13,432	33,458	44,878	12,248
Oklahoma	76,998	48,274	13,605	15,119	29,892	36,169	10,938
Texas	425,925	289,074	61,606	75,246	144,673	205,306	75,946
Mountain:							
Arizona	101,676	66,116	14,115	21,445	26,530	59,904	15,242
Colorado	121,728	72,077	20,060	29,591	30,523	71,784	19,421
Idaho	35,079	19,584	5,694	9,800	10,739	20,721	3,619
Montana	31,504	18,072	5,535	7,897	13,022	15,663	2,818
Nevada	41,479	27,988	6,341	7,150	7,662	27,348	6,469
New Mexico	36,819	24,496	5,797	6,526	12,174	19,150	5,495
Utah	49,058	30,823	8,743	9,493	12,483	29,406	7,170
Wyoming	16,774	9,891	2,563	4,320	6,011	8,506	2,257
Pacific:							
Alaska	15,602	9,021	2,866	3,715	2,873	11,250	1,479
California	700,418	452,498	112,260	135,660	153,199	439,654	107,565
Hawaii	25,593	17,469	3,047	5,077	6,984	15,931	2,679
Oregon	88,985	58,849	12,724	17,412	24,258	57,002	7,724
Washington	135,125	84,322	19,085	31,719	33,140	86,073	15,913

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.A.1(2003) Standard error for number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2003

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	62,733	56,239	14,628	24,258	38,226	31,244	29,111
New England:							
Connecticut	4,970	5,856	830	1,814	3,167	3,880	3,171
Maine	1,279	1,171	486	803	868	870	281
Massachusetts	5,990	5,634	3,642	4,252	3,457	5,360	4,489
New Hampshire	2,033	2,357	535	559	635	2,058	792
Rhode Island	679	298	483	379	562	802	767
Vermont	624	515	440	358	382	566	436
Middle Atlantic:							
New Jersey	7,108	5,869	2,509	3,361	6,192	6,697	5,387
New York	7,714	9,148	3,947	3,590	9,518	10,892	3,453
Pennsylvania	14,631	11,861	5,938	4,846	9,043	7,102	9,188
East North Central:							
Illinois	6,766	8,958	6,353	4,095	5,847	7,541	5,890
Indiana	7,188	5,435	2,777	2,188	3,488	4,685	2,767
Michigan	10,375	8,716	6,078	4,160	5,795	6,187	5,972
Ohio	9,961	7,430	5,716	3,373	7,251	7,050	5,723
Wisconsin	3,668	2,620	2,399	2,688	3,253	2,159	2,495
West North Central:							
Iowa	2,794	3,530	1,295	1,695	2,311	1,520	1,943
Kansas	2,275	1,696	1,702	2,090	1,499	1,440	1,551
Minnesota	3,894	3,401	1,754	3,890	1,772	2,946	2,435
Missouri	3,861	3,801	2,911	1,958	2,685	2,454	2,239
Nebraska	1,315	1,638	1,387	962	1,044	1,524	1,283
North Dakota	1,274	430	1,362	487	491	1,732	395
South Dakota	638	518	400	279	559	763	416
South Atlantic:							
Delaware	767	553	535	242	669	680	425
District of Columbia	1,298	1,323	269	316	359	695	732
Florida	11,160	8,801	4,161	7,388	8,734	8,756	6,005
Georgia	5,808	6,695	3,494	3,459	4,879	4,509	3,046
Maryland	5,550	6,030	2,785	2,299	2,443	2,940	4,771
North Carolina	6,014	5,485	4,342	3,541	4,208	5,636	2,733
South Carolina	3,206	3,982	2,208	2,336	2,578	1,642	2,075
Virginia	5,649	4,867	2,601	2,853	2,112	4,509	3,437
West Virginia	1,384	1,348	630	586	1,107	762	969

East South Central:							
Alabama	4,615	3,678	1,778	2,067	2,443	2,740	1,371
Kentucky	3,076	1,885	2,037	983	3,310	2,266	1,994
Mississippi	1,996	1,362	1,476	2,573	2,249	2,145	699
Tennessee	3,752	3,838	2,439	2,237	4,486	3,970	2,764
West South Central:							
Arkansas	2,744	1,723	806	1,599	2,814	1,349	1,797
Louisiana	3,426	3,413	2,692	1,015	2,078	3,821	1,546
Oklahoma	3,022	1,977	1,556	1,676	1,960	1,389	2,407
Texas	10,109	11,225	6,571	6,561	8,075	10,104	9,015
Mountain:							
Arizona	3,131	3,301	895	2,109	2,629	3,100	2,613
Colorado	3,362	3,626	2,422	2,704	4,259	4,149	3,810
Idaho	1,985	1,266	672	1,803	475	1,668	314
Montana	2,116	1,604	590	651	1,017	1,395	494
Nevada	1,274	1,691	1,865	879	755	1,941	1,407
New Mexico	1,582	1,528	479	584	820	1,809	698
Utah	2,205	2,018	855	856	1,115	1,444	1,327
Wyoming	246	493	324	372	346	171	371
Pacific:							
Alaska	569	492	277	325	289	449	223
California	18,652	14,838	5,938	10,225	5,492	15,824	10,953
Hawaii	1,469	1,661	593	651	690	1,675	595
Oregon	2,267	3,293	1,788	1,274	1,925	2,167	846
Washington	4,603	3,732	3,055	3,708	3,309	3,963	3,330

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.A.1.a(2003) Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2003

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	6,285,662	63.8%	15.8%	20.4%	28.1%	56.8%	15.1%
New England:							
Connecticut	83,144	67.4%	15.5%	17.1%	20.2%	65.1%	14.8%
Maine	34,479	62.1%	15.3%	22.6%	30.2%	59.1%	10.6%
Massachusetts	149,430	53.9%	21.3%	24.8%	17.0%	67.3%	15.7%
New Hampshire	34,997	64.1%	16.3%	19.5%	15.7%	69.8%	14.5%
Rhode Island	25,240	60.5%	16.0%	23.4%	23.1%	63.8%	13.1%
Vermont	19,236	58.4%	18.5%	23.1%	24.3%	64.4%	11.4%
Middle Atlantic:							
New Jersey	201,716	64.9%	13.7%	21.3%	22.6%	61.7%	15.7%
New York	406,497	64.2%	16.6%	19.3%	25.5%	60.6%	13.9%
Pennsylvania	272,635	63.2%	14.1%	22.7%	32.6%	53.1%	14.3%
East North Central:							
Illinois	280,873	61.1%	16.4%	22.5%	26.3%	58.1%	15.7%
Indiana	132,955	59.4%	16.9%	23.6%	26.7%	55.7%	17.6%
Michigan	199,847	59.1%	19.1%	21.8%	25.0%	59.6%	15.4%
Ohio	247,315	61.9%	17.0%	21.1%	30.5%	52.0%	17.5%
Wisconsin	129,482	57.2%	18.1%	24.6%	29.7%	55.4%	14.9%
West North Central:							
Iowa	79,836	52.7%	16.2%	31.1%	38.2%	51.3%	10.5%
Kansas	73,174	59.3%	16.4%	24.3%	37.9%	49.2%	12.9%
Minnesota	125,429	57.0%	13.5%	29.5%	22.9%	65.1%	12.0%
Missouri	136,569	66.1%	16.0%	17.9%	31.4%	54.0%	14.5%
Nebraska	52,076	58.7%	19.4%	21.8%	36.7%	49.2%	14.0%
North Dakota	22,637	44.9%	26.4%	28.7%	42.7%	47.8%	9.6%
South Dakota	23,970	53.3%	18.5%	28.2%	39.7%	50.0%	10.3%
South Atlantic:							
Delaware	19,624	66.1%	14.5%	19.3%	22.9%	57.2%	19.9%
District of Columbia	15,943	76.7%	13.0%	10.3%	11.7%	70.3%	18.0%
Florida	381,647	70.8%	15.4%	13.8%	26.3%	56.9%	16.8%
Georgia	176,621	69.3%	10.7%	20.0%	28.4%	53.0%	18.5%
Maryland	118,368	66.6%	12.4%	20.9%	22.0%	62.8%	15.2%
North Carolina	176,831	68.5%	15.3%	16.2%	29.5%	57.3%	13.2%
South Carolina	85,496	63.9%	15.5%	20.6%	36.5%	48.4%	15.1%
Virginia	159,476	65.1%	14.3%	20.6%	25.6%	58.5%	16.0%
West Virginia	33,391	62.6%	17.1%	20.3%	47.6%	35.6%	16.8%

East South Central:							
Alabama	87,417	68.8%	13.6%	17.6%	38.5%	50.1%	11.3%
Kentucky	79,042	64.6%	16.5%	18.9%	37.5%	47.2%	15.4%
Mississippi	55,540	59.6%	15.8%	24.6%	43.4%	41.0%	15.5%
Tennessee	114,327	66.2%	18.5%	15.3%	32.4%	51.5%	16.1%
West South Central:							
Arkansas	57,053	64.4%	13.6%	22.0%	40.1%	41.9%	18.1%
Louisiana	90,584	69.7%	15.5%	14.8%	36.9%	49.5%	13.5%
Oklahoma	76,998	62.7%	17.7%	19.6%	38.8%	47.0%	14.2%
Texas	425,925	67.9%	14.5%	17.7%	34.0%	48.2%	17.8%
Mountain:							
Arizona	101,676	65.0%	13.9%	21.1%	26.1%	58.9%	15.0%
Colorado	121,728	59.2%	16.5%	24.3%	25.1%	59.0%	16.0%
Idaho	35,079	55.8%	16.2%	27.9%	30.6%	59.1%	10.3%
Montana	31,504	57.4%	17.6%	25.1%	41.3%	49.7%	8.9%
Nevada	41,479	67.5%	15.3%	17.2%	18.5%	65.9%	15.6%
New Mexico	36,819	66.5%	15.7%	17.7%	33.1%	52.0%	14.9%
Utah	49,058	62.8%	17.8%	19.4%	25.4%	59.9%	14.6%
Wyoming	16,774	59.0%	15.3%	25.8%	35.8%	50.7%	13.5%
Pacific:							
Alaska	15,602	57.8%	18.4%	23.8%	18.4%	72.1%	9.5%
California	700,418	64.6%	16.0%	19.4%	21.9%	62.8%	15.4%
Hawaii	25,593	68.3%	11.9%	19.8%	27.3%	62.2%	10.5%
Oregon	88,985	66.1%	14.3%	19.6%	27.3%	64.1%	8.7%
Washington	135,125	62.4%	14.1%	23.5%	24.5%	63.7%	11.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.A.1.a(2003) Standard error for percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2003

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	62,733	0.43%	0.28%	0.33%	0.48%	0.55%	0.34%
New England:							
Connecticut	4,970	3.72%	1.53%	2.62%	3.70%	3.62%	2.61%
Maine	1,279	2.16%	1.46%	2.04%	1.73%	2.06%	0.99%
Massachusetts	5,990	3.21%	2.38%	2.26%	2.10%	3.52%	2.83%
New Hampshire	2,033	3.39%	2.01%	1.83%	2.30%	2.41%	2.09%
Rhode Island	679	1.25%	1.69%	1.39%	2.41%	2.61%	2.84%
Vermont	624	2.31%	2.00%	1.81%	1.67%	2.97%	1.83%
Middle Atlantic:							
New Jersey	7,108	1.78%	1.10%	1.49%	2.98%	2.99%	2.33%
New York	7,714	1.62%	1.11%	0.85%	2.43%	2.27%	0.80%
Pennsylvania	14,631	2.68%	1.65%	1.89%	2.65%	3.12%	2.80%
East North Central:							
Illinois	6,766	2.79%	2.37%	1.24%	2.10%	2.77%	1.83%
Indiana	7,188	1.60%	1.65%	1.90%	2.39%	3.03%	1.59%
Michigan	10,375	2.81%	2.57%	1.96%	2.75%	2.68%	2.46%
Ohio	9,961	1.34%	1.89%	1.66%	2.36%	2.99%	1.87%
Wisconsin	3,668	1.18%	1.76%	2.15%	2.13%	1.51%	1.83%
West North Central:							
Iowa	2,794	2.84%	1.97%	2.15%	1.95%	2.01%	2.19%
Kansas	2,275	2.42%	2.03%	2.98%	2.11%	2.12%	1.86%
Minnesota	3,894	1.97%	1.69%	2.54%	1.17%	2.51%	1.72%
Missouri	3,861	2.40%	1.90%	1.58%	1.34%	2.25%	1.40%
Nebraska	1,315	2.48%	2.74%	1.85%	2.07%	3.07%	2.19%
North Dakota	1,274	2.00%	3.95%	2.86%	3.13%	3.86%	1.96%
South Dakota	638	0.99%	1.66%	1.25%	2.35%	2.24%	1.70%
South Atlantic:							
Delaware	767	2.79%	2.26%	0.67%	2.83%	3.19%	2.34%
District of Columbia	1,298	3.33%	1.72%	2.37%	2.34%	3.33%	2.91%
Florida	11,160	1.92%	1.04%	1.75%	1.92%	2.05%	1.59%
Georgia	5,808	2.89%	2.15%	1.74%	2.29%	2.34%	1.70%
Maryland	5,550	2.84%	2.47%	1.89%	1.88%	2.54%	3.14%
North Carolina	6,014	2.60%	2.32%	1.54%	2.05%	2.80%	1.27%
South Carolina	3,206	3.28%	2.86%	2.70%	2.37%	1.27%	2.39%
Virginia	5,649	2.01%	1.72%	1.43%	1.47%	1.87%	1.85%
West Virginia	1,384	2.06%	2.18%	1.41%	2.73%	1.63%	2.84%

East South Central:							
Alabama	4,615	2.62%	2.30%	1.70%	2.23%	1.84%	1.33%
Kentucky	3,076	2.24%	1.96%	1.05%	2.98%	3.68%	2.20%
Mississippi	1,996	2.66%	2.66%	3.45%	3.00%	3.39%	1.41%
Tennessee	3,752	3.08%	1.91%	1.97%	3.83%	3.32%	2.34%
West South Central:							
Arkansas	2,744	1.74%	1.44%	2.26%	3.82%	2.69%	2.88%
Louisiana	3,426	2.70%	2.82%	0.89%	3.10%	3.01%	1.36%
Oklahoma	3,022	1.85%	1.62%	2.26%	2.02%	2.19%	2.60%
Texas	10,109	1.74%	1.65%	1.35%	1.74%	1.71%	2.12%
Mountain:							
Arizona	3,131	1.84%	0.82%	2.03%	2.45%	2.25%	3.04%
Colorado	3,362	2.26%	1.94%	2.16%	3.31%	3.68%	2.98%
Idaho	1,985	2.79%	2.73%	3.38%	1.59%	1.48%	0.85%
Montana	2,116	2.43%	1.32%	1.93%	1.84%	2.02%	1.72%
Nevada	1,274	4.23%	3.75%	1.99%	1.80%	3.41%	3.36%
New Mexico	1,582	2.55%	1.47%	1.53%	2.93%	2.74%	1.69%
Utah	2,205	2.58%	1.38%	1.85%	2.56%	2.07%	2.22%
Wyoming	246	3.33%	1.88%	2.00%	1.96%	1.24%	2.25%
Pacific:							
Alaska	569	2.57%	1.42%	2.20%	1.84%	2.29%	1.16%
California	18,652	1.19%	0.85%	1.28%	0.82%	1.55%	1.36%
Hawaii	1,469	3.78%	2.26%	3.84%	4.49%	3.89%	2.27%
Oregon	2,267	2.59%	1.95%	1.68%	1.96%	1.86%	0.90%
Washington	4,603	1.72%	2.46%	2.24%	1.78%	2.69%	2.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.A.2(2003) Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	56.2%	63.8%	51.0%	36.1%	37.5%	62.3%	67.6%
New England:							
Connecticut	65.3%	75.9%	60.8%	27.9%	47.5%	69.0%	73.6%
Maine	53.5%	63.4%	51.7%	27.6%	38.7%	58.7%	66.8%
Massachusetts	65.6%	76.9%	63.2%	43.0%	40.3%	71.1%	69.1%
New Hampshire	68.8%	75.9%	63.2%	50.3%	41.9%	72.7%	79.4%
Rhode Island	63.6%	73.5%	61.9%	39.4%	40.9%	69.9%	73.3%
Vermont	54.9%	60.5%	57.7%	38.6%	29.6%	62.1%	68.2%
Middle Atlantic:							
New Jersey	60.8%	67.1%	58.8%	43.1%	40.1%	68.0%	62.6%
New York	59.7%	66.1%	55.6%	41.8%	39.1%	68.9%	57.5%
Pennsylvania	65.4%	74.6%	60.4%	42.9%	42.3%	76.4%	77.4%
East North Central:							
Illinois	55.0%	64.0%	49.7%	34.2%	29.8%	62.2%	70.3%
Indiana	53.4%	62.4%	54.5%	29.8%	34.3%	56.0%	73.8%
Michigan	61.1%	66.7%	66.5%	41.2%	46.5%	66.9%	62.5%
Ohio	59.6%	71.3%	47.5%	34.8%	35.5%	67.5%	77.9%
Wisconsin	55.7%	65.6%	51.6%	35.6%	40.5%	59.6%	71.3%
West North Central:							
Iowa	50.8%	56.1%	53.6%	40.2%	41.8%	55.6%	59.9%
Kansas	54.5%	63.0%	58.5%	31.0%	38.6%	63.9%	65.2%
Minnesota	55.9%	65.6%	52.0%	38.9%	35.7%	59.9%	72.8%
Missouri	53.3%	61.4%	50.3%	26.2%	34.1%	58.9%	74.2%
Nebraska	44.7%	51.0%	41.6%	30.6%	34.4%	49.8%	53.8%
North Dakota	44.7%	60.3%	37.5%	26.9%	33.1%	51.6%	61.4%
South Dakota	44.2%	55.9%	37.0%	26.7%	30.8%	54.2%	46.8%
South Atlantic:							
Delaware	61.1%	68.5%	68.2%	30.5%	31.4%	67.3%	77.6%
District of Columbia	79.3%	84.0%	71.3%	55.1%	49.0%	81.9%	89.0%
Florida	55.3%	61.4%	48.4%	31.9%	42.2%	59.1%	63.1%
Georgia	54.6%	57.8%	61.1%	40.2%	38.4%	54.7%	79.4%
Maryland	59.9%	69.8%	45.2%	37.1%	44.9%	62.3%	71.7%
North Carolina	56.5%	60.2%	59.7%	37.8%	46.9%	59.4%	64.9%
South Carolina	54.6%	61.3%	42.8%	42.9%	45.5%	60.3%	58.8%
Virginia	59.4%	66.9%	57.4%	37.3%	38.6%	64.8%	73.1%
West Virginia	52.8%	57.7%	52.2%	38.1%	38.2%	62.6%	73.3%

East South Central:							
Alabama	58.3%	64.7%	59.3%	32.7%	45.9%	67.5%	59.6%
Kentucky	57.5%	67.1%	46.1%	34.6%	40.4%	69.4%	62.4%
Mississippi	45.9%	56.7%	27.8% *	31.4%	34.7%	50.5%	64.9%
Tennessee	53.0%	58.9%	39.5%	43.3%	36.6%	56.9%	72.9%
West South Central:							
Arkansas	42.2%	46.8%	38.6%	30.8%	23.4%	50.8%	63.9%
Louisiana	50.0%	55.9%	27.4%	45.7%	35.6%	53.7%	75.4%
Oklahoma	46.4%	53.2%	37.5%	32.5%	30.3%	53.7%	66.1%
Texas	48.7%	54.1%	37.8%	37.3%	31.5%	56.5%	60.5%
Mountain:							
Arizona	52.4%	59.0%	51.8%	32.5%	35.1%	56.0%	68.3%
Colorado	52.6%	61.2%	60.4%	26.4%	31.7%	55.3%	75.7%
Idaho	51.0%	55.5%	47.9%	43.9%	30.4%	59.5%	63.9%
Montana	45.1%	57.9%	40.9%	18.8%	32.0%	55.6%	47.3%
Nevada	58.7%	67.5%	43.4%	37.9%	40.5%	59.9%	75.1%
New Mexico	50.5%	59.6%	44.5%	21.5%	33.6%	54.3%	74.9%
Utah	48.6%	55.5%	45.5%	28.8%	36.4%	49.6%	65.5%
Wyoming	42.5%	53.4%	41.2%	18.4%	32.0%	44.6%	62.6%
Pacific:							
Alaska	47.0%	59.4%	42.5%	20.6%	24.2%	49.3%	74.6%
California	55.9%	64.8%	47.7%	33.0%	34.7%	61.2%	64.3%
Hawaii	86.2%	91.2%	79.4%	73.2%	82.7%	87.8%	86.1%
Oregon	58.3%	70.7%	45.4%	25.6%	33.8%	67.3%	68.9%
Washington	57.1%	65.8%	51.9%	37.3%	34.2%	63.5%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2(2003) Standard error for percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.74%	0.70%	1.61%	0.89%	1.31%	0.57%	1.34%
New England:							
Connecticut	2.60%	2.98%	7.48%	4.50%	5.82%	2.92%	6.68%
Maine	2.67%	1.49%	8.91%	6.83%	5.40%	2.98%	6.31%
Massachusetts	2.78%	3.14%	9.92%	5.76%	9.18%	5.20%	6.54%
New Hampshire	1.72%	2.98%	3.85%	5.24%	4.95%	2.70%	7.73%
Rhode Island	2.64%	2.79%	6.99%	5.47%	5.21%	2.11%	8.83%
Vermont	2.73%	3.50%	6.95%	4.63%	4.66%	3.35%	8.06%
Middle Atlantic:							
New Jersey	1.76%	1.80%	8.17%	7.26%	4.21%	2.43%	7.92%
New York	1.33%	1.93%	4.26%	3.75%	2.14%	2.36%	5.02%
Pennsylvania	2.78%	3.32%	5.65%	3.58%	5.46%	3.87%	7.63%
East North Central:							
Illinois	2.87%	3.67%	5.81%	5.36%	3.27%	3.40%	8.16%
Indiana	3.66%	3.86%	7.25%	4.68%	6.58%	4.84%	9.18%
Michigan	2.79%	5.16%	5.37%	6.15%	4.49%	3.44%	7.50%
Ohio	2.34%	2.91%	5.48%	5.92%	4.45%	2.84%	3.89%
Wisconsin	1.98%	2.71%	6.71%	5.57%	3.85%	2.11%	8.67%
West North Central:							
Iowa	3.16%	3.91%	5.13%	8.02%	5.56%	4.28%	10.32%
Kansas	1.56%	1.55%	9.53%	6.58%	4.34%	2.16%	7.10%
Minnesota	3.26%	4.22%	7.14%	4.04%	5.42%	4.29%	7.23%
Missouri	2.12%	2.69%	5.18%	5.12%	3.22%	3.21%	4.78%
Nebraska	3.00%	3.65%	5.61%	6.68%	5.58%	3.67%	6.72%
North Dakota	2.45%	2.42%	5.90%	5.08%	2.10%	4.90%	7.00%
South Dakota	3.21%	3.31%	5.93%	4.44%	3.85%	3.45%	9.66%
South Atlantic:							
Delaware	2.27%	3.55%	4.70%	7.17%	6.31%	3.37%	4.38%
District of Columbia	1.86%	2.19%	6.00%	7.71%	7.89%	2.96%	10.51%
Florida	2.28%	2.02%	4.33%	3.19%	3.62%	2.75%	5.74%
Georgia	1.58%	1.90%	5.22%	6.10%	3.34%	3.52%	3.73%
Maryland	3.04%	2.55%	11.11%	5.34%	5.97%	3.79%	8.29%
North Carolina	1.24%	1.68%	5.18%	5.99%	6.38%	2.31%	6.86%
South Carolina	2.61%	3.09%	7.56%	7.06%	5.13%	3.79%	7.46%
Virginia	2.11%	2.38%	3.99%	4.67%	4.03%	1.74%	4.24%
West Virginia	2.64%	4.06%	5.42%	4.49%	6.00%	1.85%	4.11%

East South Central:							
Alabama	2.15%	3.25%	7.36%	5.92%	4.27%	3.26%	6.49%
Kentucky	2.31%	3.03%	6.38%	6.85%	4.17%	4.24%	9.63%
Mississippi	2.33%	2.41%	10.43% *	6.10%	2.54%	2.55%	8.12%
Tennessee	1.75%	2.06%	8.22%	5.40%	5.27%	3.58%	6.22%
West South Central:							
Arkansas	3.20%	2.90%	8.95%	7.40%	3.37%	2.19%	8.06%
Louisiana	2.18%	2.95%	7.89%	9.39%	4.77%	4.75%	5.34%
Oklahoma	2.67%	3.00%	8.25%	7.85%	3.64%	3.04%	8.83%
Texas	2.02%	1.97%	6.00%	5.80%	4.21%	2.02%	3.78%
Mountain:							
Arizona	2.56%	3.11%	5.97%	6.10%	5.59%	3.26%	4.36%
Colorado	2.26%	2.02%	7.27%	4.88%	3.53%	2.82%	9.20%
Idaho	2.54%	3.08%	6.29%	6.87%	3.31%	4.16%	5.53%
Montana	3.07%	4.18%	7.20%	2.58%	2.72%	4.87%	8.63%
Nevada	3.31%	2.74%	8.57%	8.09%	3.76%	3.89%	9.48%
New Mexico	2.99%	3.94%	6.93%	2.96%	3.62%	5.30%	3.86%
Utah	2.54%	3.41%	4.98%	5.16%	5.15%	3.15%	9.20%
Wyoming	1.33%	3.17%	6.09%	4.22%	3.83%	1.78%	9.74%
Pacific:							
Alaska	1.62%	3.02%	5.63%	4.11%	5.27%	2.79%	9.41%
California	0.88%	1.50%	4.37%	2.76%	3.24%	1.01%	4.25%
Hawaii	1.82%	2.43%	10.25%	5.14%	4.52%	1.75%	5.78%
Oregon	2.29%	2.46%	6.40%	4.69%	4.73%	2.50%	8.03%
Washington	2.20%	2.22%	6.13%	5.31%	6.25%	2.61%	7.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.a(2003) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2003

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	32.4%	31.4%	32.5%	37.9%	28.5%	21.7%	73.7%
New England:							
Connecticut	27.8%	29.0%	26.6%	16.6% *	22.7% *	17.2%	76.0%
Maine	29.5%	24.7%	39.0%	47.4%	42.2%	13.8%	84.7%
Massachusetts	26.4%	25.7%	25.8%	30.0% *	32.6%	17.5%	61.7%
New Hampshire	25.1%	26.0%	18.4% *	27.3% *	3.0% *	18.3%	67.6%
Rhode Island	26.0%	23.9%	35.7%	25.8%	27.3%	15.4%	74.2%
Vermont	31.8%	31.2%	27.8%	38.8%	33.5% *	22.9%	76.2%
Middle Atlantic:							
New Jersey	29.2%	25.4%	43.2%	34.8%	25.6% *	22.1%	62.7%
New York	25.3%	23.6%	26.8%	32.7%	23.9%	19.1%	60.0%
Pennsylvania	29.8%	30.2%	33.9%	24.5% *	26.1%	22.1%	62.7%
East North Central:							
Illinois	39.7%	39.5%	43.7%	36.5%	27.8%	26.3%	92.0%
Indiana	38.3%	39.3%	42.6%	28.0% *	6.8% *	27.6%	86.5%
Michigan	25.1%	26.8%	12.5% *	35.4%	20.4% *	14.2%	76.0%
Ohio	33.6%	33.8%	36.3%	29.0% *	36.2%	17.1%	73.8%
Wisconsin	33.9%	32.8%	35.5%	36.9%	25.5%	21.9%	80.9%
West North Central:							
Iowa	33.2%	32.8%	19.2% *	43.9%	27.8%	27.4%	73.7%
Kansas	34.7%	33.7%	28.3%	48.1%	27.9%	22.8%	91.6%
Minnesota	32.1%	29.4%	15.4% *	51.2%	45.4%	21.4%	67.2%
Missouri	32.3%	31.1%	39.2%	30.9%	30.3%	23.6%	60.3%
Nebraska	35.9%	38.3%	26.9% *	36.3% *	26.6%	24.7%	88.2%
North Dakota	28.7%	29.5%	21.6% *	35.0%	20.5% *	21.6%	78.1%
South Dakota	24.6%	30.5%	18.1% *	7.1% *	5.9% *	21.5%	89.1%
South Atlantic:							
Delaware	35.0%	32.8%	46.0%	33.8%	48.1%	18.2%	70.7%
District of Columbia	28.7%	30.3%	32.6%	4.5% *	36.2%	19.0%	61.0%
Florida	33.1%	32.4%	30.6%	44.6%	29.7%	20.7%	76.2%
Georgia	37.0%	34.8%	37.0% *	47.5%	28.3% *	20.7%	75.5%
Maryland	33.7%	27.7%	49.0%	58.4%	29.3%	23.8%	73.2%
North Carolina	35.1%	31.6%	39.2%	53.0%	38.9%	21.1%	84.6%
South Carolina	37.3%	36.6%	27.8%	47.7%	31.8%	27.8%	78.9%
Virginia	33.3%	30.9%	34.5%	45.5%	33.9%	22.3%	68.3%
West Virginia	37.7%	34.5%	53.0%	35.4% *	36.4%	18.0%	75.3%

East South Central:							
Alabama	31.5%	32.4%	22.2% *	37.2%	26.4%	27.2%	65.9%
Kentucky	33.5%	34.3%	22.9%	40.4%	23.6%	25.7%	75.7%
Mississippi	36.5%	38.0%	19.6% *	39.4% *	19.2%	30.8%	74.1%
Tennessee	45.2%	38.4%	69.0%	58.7%	38.1%	28.6%	93.6%
West South Central:							
Arkansas	32.4%	30.4%	22.6% *	48.9%	13.8% *	17.9%	74.1%
Louisiana	37.1%	35.4%	29.5% *	51.4%	21.2% *	26.9%	84.0%
Oklahoma	32.7%	32.6%	22.4% *	43.8% *	31.4% *	14.6%	82.9%
Texas	41.8%	38.3%	44.9%	59.2%	39.9%	26.8%	81.9%
Mountain:							
Arizona	34.2%	31.9%	48.7%	32.1% *	38.8%	22.8%	67.2%
Colorado	31.7%	34.1%	28.4%	23.1% *	20.6% *	20.0%	70.6%
Idaho	29.1%	31.8%	34.9%	18.7% *	32.5%	19.8%	73.8%
Montana	27.2%	26.9%	23.8%	34.5% *	18.2% *	23.3%	80.1%
Nevada	34.9%	31.8%	42.5% *	49.0%	24.2% *	22.6%	83.3%
New Mexico	35.7%	35.1%	44.1%	26.7% *	14.6% *	24.3%	85.8%
Utah	33.0%	33.4%	26.5% *	40.0% *	23.5% *	20.9%	79.7%
Wyoming	38.6%	37.0%	46.5%	38.7%	32.6%	25.8%	81.1%
Pacific:							
Alaska	36.9%	39.3%	29.6% *	31.6%	30.6%	29.5%	77.9%
California	30.7%	30.2%	31.9%	32.2%	28.4%	21.9%	66.7%
Hawaii	22.7%	22.4%	20.9% *	25.2%	21.3% *	23.9%	18.8% *
Oregon	27.8%	28.3%	22.2% *	30.6% *	28.0%	21.9%	70.1%
Washington	25.3%	24.9%	22.0% *	30.3% *	17.5% *	18.8%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.a(2003) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.99%	0.73%	2.14%	2.38%	1.60%	0.66%	2.28%
New England:							
Connecticut	5.21%	6.84%	7.85%	9.55% *	8.17% *	3.49%	12.73%
Maine	1.75%	3.27%	9.21%	12.50%	8.30%	2.94%	6.95%
Massachusetts	2.30%	3.57%	7.66%	9.79% *	9.71%	2.06%	11.56%
New Hampshire	4.76%	6.39%	6.91% *	10.20% *	6.29% *	4.93%	9.69%
Rhode Island	3.46%	4.71%	8.70%	7.69%	7.42%	2.67%	8.60%
Vermont	3.04%	4.08%	8.28%	7.73%	11.10% *	3.45%	5.99%
Middle Atlantic:							
New Jersey	4.00%	4.52%	7.38%	9.16%	12.49% *	3.17%	12.13%
New York	2.03%	2.00%	6.31%	6.27%	4.33%	2.20%	8.25%
Pennsylvania	3.42%	4.87%	9.80%	7.87% *	7.20%	4.85%	8.50%
East North Central:							
Illinois	4.05%	5.49%	9.18%	8.00%	7.49%	3.77%	10.59%
Indiana	5.26%	5.90%	10.77%	9.77% *	2.37% *	4.57%	7.12%
Michigan	3.67%	4.40%	4.97% *	9.24%	6.96% *	3.39%	7.96%
Ohio	2.70%	2.59%	9.99%	9.65% *	6.92%	2.24%	7.43%
Wisconsin	3.17%	3.74%	9.78%	7.42%	6.87%	3.49%	8.55%
West North Central:							
Iowa	2.57%	3.36%	6.04% *	8.42%	4.74%	3.47%	10.24%
Kansas	3.93%	5.15%	7.17%	12.53%	7.00%	5.15%	9.35%
Minnesota	3.88%	3.32%	10.20% *	9.55%	11.92%	4.04%	9.94%
Missouri	5.40%	5.59%	8.98%	8.54%	8.26%	4.02%	9.96%
Nebraska	4.03%	4.91%	10.15% *	12.17% *	7.63%	3.17%	9.06%
North Dakota	3.76%	2.65%	9.94% *	9.23%	7.44% *	3.62%	8.65%
South Dakota	2.44%	4.22%	7.26% *	4.31% *	2.64% *	2.48%	8.14%
South Atlantic:							
Delaware	3.10%	3.82%	8.91%	9.94%	9.91%	3.30%	8.79%
District of Columbia	3.33%	4.32%	9.16%	5.41% *	10.44%	3.19%	12.54%
Florida	4.86%	5.28%	6.08%	10.06%	5.99%	4.00%	7.11%
Georgia	3.02%	2.95%	11.59% *	11.96%	9.74% *	3.23%	7.94%
Maryland	4.05%	4.36%	13.13%	13.56%	7.17%	4.87%	8.28%
North Carolina	3.26%	3.58%	7.69%	12.17%	7.38%	2.92%	9.25%
South Carolina	4.47%	5.23%	8.31%	9.26%	6.97%	5.56%	10.07%
Virginia	1.96%	1.50%	7.89%	9.09%	6.35%	2.11%	6.35%
West Virginia	3.96%	3.67%	12.29%	11.35% *	6.79%	3.30%	8.29%

East South Central:							
Alabama	4.32%	3.96%	8.89% *	10.00%	5.33%	5.48%	7.24%
Kentucky	3.94%	5.86%	5.84%	10.55%	5.36%	4.93%	11.39%
Mississippi	2.81%	5.07%	12.92% *	12.30% *	4.20%	4.04%	6.72%
Tennessee	3.31%	4.00%	15.44%	13.05%	9.64%	5.93%	2.61%
West South Central:							
Arkansas	3.60%	4.68%	10.27% *	12.82%	5.02% *	3.32%	9.41%
Louisiana	2.99%	3.79%	10.01% *	12.82%	6.96% *	3.23%	8.45%
Oklahoma	5.57%	5.49%	10.02% *	13.68% *	10.02% *	3.88%	6.96%
Texas	1.31%	1.72%	8.85%	6.10%	5.63%	2.24%	3.57%
Mountain:							
Arizona	4.99%	4.14%	11.69%	10.82% *	9.08%	3.80%	10.75%
Colorado	5.51%	5.46%	8.46%	9.13% *	6.35% *	3.91%	11.71%
Idaho	4.33%	4.65%	9.70%	9.28% *	8.33%	3.56%	10.37%
Montana	3.54%	4.16%	6.62%	12.06% *	6.51% *	6.03%	9.87%
Nevada	3.58%	4.24%	13.03% *	12.56%	9.32% *	3.98%	6.31%
New Mexico	3.38%	3.92%	8.97%	12.91% *	4.77% *	4.60%	8.50%
Utah	5.18%	6.09%	9.30% *	12.89% *	7.86% *	4.49%	11.87%
Wyoming	3.10%	3.41%	9.52%	10.72%	8.74%	3.28%	10.65%
Pacific:							
Alaska	2.75%	5.07%	11.79% *	9.29%	7.32%	4.45%	7.60%
California	1.28%	1.49%	3.25%	6.84%	5.14%	1.13%	3.50%
Hawaii	2.44%	3.13%	9.37% *	5.81%	7.02% *	5.78%	10.07% *
Oregon	3.80%	4.19%	7.96% *	10.77% *	6.92%	3.74%	8.52%
Washington	3.73%	4.01%	11.42% *	12.19% *	8.11% *	2.75%	11.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.b(2003) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	43.9%	45.7%	43.0%	34.4%	40.3%	52.0%	19.5%
New England:							
Connecticut	42.2%	44.1%	35.8%	33.5% *	36.7%	48.4%	21.3%
Maine	44.7%	48.4%	42.5%	24.2% *	34.8%	56.6%	3.1% *
Massachusetts	36.5%	35.9%	42.8%	31.2% *	18.9% *	40.6%	29.8% *
New Hampshire	43.3%	43.8%	46.2%	37.6%	46.8%	49.5%	14.1% *
Rhode Island	46.8%	45.2%	44.6%	56.6%	53.2%	52.4%	14.1% *
Vermont	39.2%	44.2%	29.1%	32.0%	34.5%	44.4%	17.2% *
Middle Atlantic:							
New Jersey	47.9%	47.5%	44.4%	53.2%	37.6%	54.1%	31.1%
New York	50.1%	54.3%	42.2%	36.8%	49.0%	55.8%	21.1%
Pennsylvania	48.4%	49.8%	39.1%	49.7%	44.1%	54.5%	31.3%
East North Central:							
Illinois	37.3%	37.6%	41.7%	31.1% *	39.7%	44.8%	11.2% *
Indiana	31.7%	32.0%	30.9% *	31.2% *	40.4%	41.2%	2.6% *
Michigan	47.9%	52.3%	45.9%	31.1%	33.7%	60.2%	13.7% *
Ohio	42.2%	43.4%	46.2%	30.6% *	35.7%	49.4%	28.7% *
Wisconsin	28.5%	30.3%	25.0%	24.4% *	42.1%	31.6%	3.2% *
West North Central:							
Iowa	39.1%	40.5%	42.1%	33.8%	39.4%	39.8%	35.1%
Kansas	40.1%	42.2%	43.3%	25.3% *	35.9%	48.9%	14.4% *
Minnesota	36.7%	41.1%	40.0%	20.5%	28.1%	41.9%	21.7% *
Missouri	43.9%	45.2%	29.4%	56.8%	51.3%	48.9%	21.7% *
Nebraska	38.6%	39.3%	41.7%	31.8% *	47.8%	41.5%	13.8% *
North Dakota	53.7%	55.6%	59.6%	39.4%	59.5%	58.1%	21.2% *
South Dakota	44.5%	41.3%	47.6%	54.6%	39.5%	49.6%	29.0% *
South Atlantic:							
Delaware	41.3%	40.1%	42.1%	48.5%	31.9%	54.7%	12.1% *
District of Columbia	48.0%	50.9%	33.3% *	40.0%	15.9%	53.6%	39.3%
Florida	40.9%	41.5%	47.6%	23.0% *	42.0%	48.0%	17.0%
Georgia	36.4%	38.0%	39.6% *	25.6% *	40.6%	46.3%	13.6% *
Maryland	40.9%	48.1%	20.8% *	11.9% *	41.9%	45.0%	24.9%
North Carolina	42.7%	47.6%	34.0%	23.1% *	27.1%	56.0%	15.2% *
South Carolina	40.9%	43.4%	44.5%	26.8% *	42.2%	49.4%	10.3% *
Virginia	41.6%	44.7%	40.3%	25.6%	38.4%	51.1%	13.8% *
West Virginia	35.8%	39.3%	35.8%	20.0%	28.4%	47.9%	25.0% *

East South Central:							
Alabama	37.9%	37.7%	43.1%	32.3%	29.6%	45.9%	19.4% *
Kentucky	37.2%	36.0%	41.4%	39.9%	40.9%	43.4%	10.0% *
Mississippi	41.1%	40.4%	49.7%	39.2%	50.5%	48.1%	12.4%
Tennessee	37.6%	42.6%	28.2% *	18.2% *	44.1%	46.9%	7.6% *
West South Central:							
Arkansas	34.8%	35.0%	35.3% *	33.7% *	39.6%	40.1%	21.1% *
Louisiana	35.9%	33.1%	67.1%	32.3% *	35.3%	45.9%	10.7% *
Oklahoma	45.5%	49.6%	49.1%	20.3% *	41.3%	57.3%	18.7% *
Texas	40.3%	42.0%	47.4%	24.4%	39.3%	50.9%	14.3%
Mountain:							
Arizona	40.5%	45.3%	27.3%	27.8% *	25.3%	49.5%	25.5%
Colorado	48.5%	51.3%	48.7%	32.4% *	59.8%	51.3%	33.6%
Idaho	58.7%	57.2%	56.5%	64.1%	45.9%	66.9%	33.2%
Montana	51.7%	53.2%	49.1%	45.4%	44.1%	60.7%	16.7% *
Nevada	43.2%	41.5%	63.0%	34.6% *	31.6%	51.7%	21.7% *
New Mexico	38.9%	41.2%	23.6%	43.8% *	37.3%	53.4%	4.1% *
Utah	33.6%	33.4%	33.9%	34.3% *	29.1% *	43.1%	8.3% *
Wyoming	47.5%	48.3%	45.8%	44.6%	47.5%	59.3%	15.8% *
Pacific:							
Alaska	51.9%	50.6%	63.9%	42.0%	45.1%	58.7%	22.2% *
California	53.3%	54.6%	53.2%	45.2%	44.3%	62.7%	23.6%
Hawaii	73.6%	72.2%	85.4%	71.7%	67.1%	77.0%	69.5%
Oregon	53.5%	52.7%	50.6%	64.7%	41.7%	58.2%	37.2%
Washington	57.1%	62.9%	49.4%	36.7%	40.4%	68.6%	17.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.b(2003) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.80%	0.93%	1.98%	1.40%	1.22%	0.80%	2.03%
New England:							
Connecticut	2.82%	4.45%	10.30%	11.42% *	8.88%	3.61%	5.77%
Maine	2.74%	3.61%	10.53%	11.56% *	8.56%	3.33%	1.65% *
Massachusetts	4.07%	5.87%	9.02%	11.73% *	16.62% *	3.48%	11.27% *
New Hampshire	5.96%	6.72%	10.43%	6.10%	9.09%	6.67%	8.21% *
Rhode Island	4.98%	5.57%	7.97%	8.91%	7.93%	3.64%	12.05% *
Vermont	2.58%	3.30%	8.14%	6.81%	8.27%	3.05%	6.50% *
Middle Atlantic:							
New Jersey	5.09%	5.10%	11.70%	12.89%	10.55%	5.31%	8.70%
New York	1.51%	1.58%	5.54%	5.00%	3.49%	1.97%	4.97%
Pennsylvania	3.89%	5.60%	10.59%	9.95%	7.87%	5.13%	7.67%
East North Central:							
Illinois	2.39%	3.26%	6.30%	10.93% *	8.63%	2.98%	8.04% *
Indiana	4.95%	5.25%	14.85% *	10.35% *	6.18%	6.61%	6.42% *
Michigan	4.37%	5.28%	7.48%	5.76%	7.26%	4.84%	5.28% *
Ohio	3.74%	3.76%	8.09%	10.07% *	8.45%	3.89%	8.78% *
Wisconsin	3.60%	3.29%	6.88%	9.32% *	7.64%	4.31%	3.96% *
West North Central:							
Iowa	2.36%	4.41%	7.71%	4.89%	4.72%	3.66%	10.07%
Kansas	3.65%	3.02%	11.53%	12.25% *	6.01%	2.94%	6.97% *
Minnesota	2.65%	3.11%	8.80%	5.91%	6.83%	3.80%	9.44% *
Missouri	3.42%	4.00%	7.69%	13.37%	9.08%	4.51%	6.56% *
Nebraska	3.29%	4.20%	8.52%	12.32% *	7.56%	4.87%	4.67% *
North Dakota	4.32%	4.77%	8.11%	7.69%	6.96%	5.46%	7.75% *
South Dakota	3.95%	4.47%	10.39%	6.61%	5.99%	6.00%	12.46% *
South Atlantic:							
Delaware	3.61%	3.51%	9.58%	12.50%	9.22%	3.21%	5.90% *
District of Columbia	4.08%	5.98%	11.09% *	11.29%	4.57%	5.11%	10.85%
Florida	2.45%	2.98%	6.89%	10.58% *	7.68%	3.20%	3.49%
Georgia	4.07%	4.72%	13.23% *	12.20% *	9.95%	6.58%	4.87% *
Maryland	4.52%	5.84%	15.06% *	4.42% *	8.00%	5.66%	6.93%
North Carolina	3.39%	3.65%	8.79%	10.33% *	7.85%	3.47%	8.41% *
South Carolina	3.43%	4.43%	11.92%	10.74% *	7.29%	4.29%	5.71% *
Virginia	2.74%	3.17%	7.38%	5.61%	4.89%	2.59%	6.55% *
West Virginia	3.50%	4.69%	10.12%	5.12%	4.67%	6.09%	11.11% *

East South Central:							
Alabama	3.02%	3.30%	11.22%	8.24%	5.11%	5.00%	10.55% *
Kentucky	2.41%	4.37%	6.42%	10.32%	6.96%	4.19%	9.86% *
Mississippi	3.52%	3.74%	12.44%	10.91%	6.49%	4.69%	2.44%
Tennessee	3.46%	3.79%	10.45% *	6.84% *	7.59%	4.76%	2.59% *
West South Central:							
Arkansas	3.38%	4.54%	11.93% *	12.39% *	6.36%	5.32%	9.16% *
Louisiana	2.39%	2.92%	11.41%	10.39% *	6.87%	4.59%	8.34% *
Oklahoma	4.06%	3.66%	13.32%	7.58% *	8.04%	4.91%	6.41% *
Texas	2.68%	2.48%	11.15%	5.22%	4.72%	3.66%	2.48%
Mountain:							
Arizona	2.61%	3.65%	6.78%	13.68% *	7.21%	3.19%	6.63%
Colorado	2.66%	3.84%	10.04%	10.79% *	10.07%	3.54%	7.83%
Idaho	3.92%	2.83%	9.69%	9.97%	8.21%	3.38%	9.50%
Montana	3.36%	4.09%	7.53%	12.30%	7.55%	4.88%	7.16% *
Nevada	6.28%	6.62%	11.35%	11.62% *	8.79%	6.32%	7.74% *
New Mexico	2.12%	1.97%	6.30%	13.53% *	7.09%	3.54%	8.00% *
Utah	3.30%	3.54%	8.71%	10.30% *	10.20% *	4.02%	8.68% *
Wyoming	3.39%	2.89%	9.15%	13.05%	6.86%	5.38%	5.60% *
Pacific:							
Alaska	2.66%	3.28%	9.28%	12.06%	9.44%	2.65%	8.74% *
California	2.19%	2.65%	7.38%	3.83%	5.23%	2.55%	4.71%
Hawaii	3.53%	5.71%	9.61%	7.42%	6.74%	4.70%	9.38%
Oregon	2.48%	3.41%	12.02%	11.38%	8.23%	2.67%	8.26%
Washington	2.74%	2.88%	12.33%	5.19%	7.14%	3.98%	6.04% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.c(2003) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	24.5%	25.4%	24.8%	19.0%	22.0%	29.0%	11.5%
New England:							
Connecticut	27.4%	29.4%	24.0%	12.6% *	31.0%	29.3%	16.7% *
Maine	22.9%	24.0%	31.9%	4.3% *	15.6% *	30.0%	0.1% *
Massachusetts	28.8%	31.4%	31.5%	15.5% *	6.8% *	33.1%	24.2% *
New Hampshire	33.0%	35.0%	29.9%	26.1% *	26.4%	40.2%	4.9% *
Rhode Island	29.7%	32.0%	15.2% *	34.1% *	37.4%	32.6%	8.9% *
Vermont	25.3%	28.4%	18.7% *	21.2% *	21.2% *	28.9%	10.7% *
Middle Atlantic:							
New Jersey	28.3%	33.9%	14.7% *	14.1% *	23.7% *	34.3%	7.5% *
New York	34.9%	37.1%	32.3%	26.2%	35.2%	39.2%	12.0% *
Pennsylvania	30.2%	32.0%	29.4% *	22.4% *	28.8%	35.7%	11.9% *
East North Central:							
Illinois	23.8%	21.1%	30.1%	30.7% *	37.7%	26.1%	6.2% *
Indiana	20.6%	21.2%	14.7% *	25.1% *	18.1% *	29.2%	1.6% *
Michigan	36.4%	38.1%	37.3%	27.9%	23.5% *	47.2%	7.4% *
Ohio	30.1%	30.4%	36.4%	22.0%	19.3%	34.1%	28.6% *
Wisconsin	20.3%	21.4%	17.9% *	18.4% *	25.8%	24.1%	2.4% *
West North Central:							
Iowa	23.5%	27.7%	13.5% *	20.6%	18.1%	26.8%	22.2% *
Kansas	23.8%	25.9%	12.2% *	28.2% *	21.8% *	30.0%	4.0% *
Minnesota	17.1%	19.1%	17.3%	10.4% *	22.3% *	16.1%	16.9% *
Missouri	24.8%	23.9%	22.4% *	36.6% *	15.9% *	28.8%	21.7% *
Nebraska	23.9%	24.6%	25.1%	18.9% *	30.7%	25.5%	7.2% *
North Dakota	27.3%	33.5%	20.7%	14.0% *	30.6%	29.6%	9.5% *
South Dakota	32.3%	27.5%	39.5%	45.0%	44.2%	28.0%	26.7% *
South Atlantic:							
Delaware	18.3%	20.9%	11.4% *	9.8% *	10.0% *	26.0%	3.0% *
District of Columbia	24.6%	27.9%	5.1% *	19.1% *	10.9% *	24.4%	30.2% *
Florida	24.7%	24.0%	33.9%	15.3% *	25.0%	30.4%	6.3%
Georgia	19.0%	21.6%	16.5% *	7.9% *	18.3% *	24.0%	9.5% *
Maryland	18.3%	21.4%	9.7% *	6.1% *	20.2% *	17.8%	18.4% *
North Carolina	16.8%	18.4%	13.6% *	11.4% *	14.5% *	18.8%	12.7% *
South Carolina	20.5%	22.8%	24.5%	7.6% *	27.7%	20.7%	6.7% *
Virginia	22.7%	24.4%	26.2%	9.2% *	20.4%	28.5%	5.7% *
West Virginia	24.3%	26.6%	22.5% *	15.8%	15.9% *	31.8%	23.3% *

East South Central:							
Alabama	20.3%	19.2%	18.7% *	30.8% *	17.9%	24.4%	5.6% *
Kentucky	18.8%	18.0%	16.8% *	26.7%	20.6%	21.2%	7.8% *
Mississippi	19.0%	17.7%	30.2% *	18.3% *	26.0%	21.2%	3.9% *
Tennessee	11.7%	11.5%	17.6% *	6.4% *	9.6% *	16.0%	3.2% *
West South Central:							
Arkansas	16.6%	17.6%	8.2% *	18.7% *	19.1% *	19.6%	9.2% *
Louisiana	16.1%	15.9%	17.5% *	16.2% *	16.4% *	21.0%	2.9% *
Oklahoma	25.4%	25.5%	28.6%	21.2% *	21.1%	31.5%	14.2% *
Texas	15.9%	16.5%	14.4% *	13.5%	10.5%	20.8%	8.6%
Mountain:							
Arizona	20.4%	20.0%	23.7%	19.0% *	16.3% *	23.5%	13.8% *
Colorado	29.3%	28.9%	31.3%	28.5%	41.3%	30.1%	19.3% *
Idaho	23.1%	25.6%	30.2%	12.2% *	20.0% *	23.3%	26.2% *
Montana	30.7%	34.8%	21.3% *	16.1% *	19.2% *	40.0%	5.7% *
Nevada	21.3%	22.0%	15.0% *	22.1% *	22.0% *	24.8%	9.0% *
New Mexico	20.3%	21.0%	12.7% *	27.1% *	20.8%	27.9%	0.6% *
Utah	22.6%	20.6%	26.9% *	28.3% *	22.5% *	29.6%	0.9% *
Wyoming	22.5%	22.6%	13.8% *	33.4% *	27.9%	26.1%	5.2% *
Pacific:							
Alaska	21.8%	22.2%	17.6% *	26.0% *	18.9% *	24.2%	11.8% *
California	24.8%	25.4%	27.9%	17.2%	19.4%	29.0%	12.5%
Hawaii	23.8%	22.9%	32.1% *	22.4%	24.4%	22.7%	29.4%
Oregon	21.5%	21.9%	11.4% *	30.7%	16.5%	22.3%	22.7% *
Washington	25.2%	29.1%	17.7% *	13.5% *	15.8% *	29.3%	14.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.c(2003) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.69%	0.75%	1.40%	1.16%	0.99%	0.88%	1.91%
New England:							
Connecticut	2.04%	2.64%	6.01%	7.21% *	8.30%	3.09%	5.30% *
Maine	2.01%	2.60%	8.46%	6.17% *	8.77% *	3.12%	0.15% *
Massachusetts	3.04%	4.47%	8.49%	11.32% *	10.45% *	5.22%	12.30% *
New Hampshire	6.54%	7.05%	7.43%	11.50% *	7.40%	7.91%	2.30% *
Rhode Island	3.16%	4.64%	6.53% *	10.52% *	8.36%	3.38%	7.24% *
Vermont	3.32%	3.50%	7.48% *	7.60% *	7.78% *	4.03%	4.63% *
Middle Atlantic:							
New Jersey	3.98%	5.31%	8.79% *	6.50% *	9.99% *	4.96%	8.22% *
New York	2.39%	2.59%	6.84%	3.54%	6.03%	2.47%	4.94% *
Pennsylvania	3.81%	4.42%	11.25% *	6.89% *	6.31%	5.19%	4.77% *
East North Central:							
Illinois	2.97%	2.46%	4.71%	11.91% *	9.21%	3.47%	2.34% *
Indiana	4.54%	5.21%	6.89% *	10.80% *	10.04% *	5.19%	1.33% *
Michigan	3.32%	3.74%	8.22%	7.00%	8.50% *	3.17%	4.58% *
Ohio	2.47%	3.21%	8.73%	5.47%	5.46%	4.60%	9.14% *
Wisconsin	3.37%	3.30%	9.05% *	7.97% *	4.77%	3.72%	3.79% *
West North Central:							
Iowa	3.37%	4.95%	4.54% *	5.45%	3.63%	3.71%	10.57% *
Kansas	3.14%	3.59%	9.91% *	13.95% *	7.12% *	3.06%	1.74% *
Minnesota	2.82%	2.95%	4.77%	3.60% *	7.50% *	3.12%	6.69% *
Missouri	4.21%	4.71%	7.55% *	11.01% *	5.80% *	3.92%	7.91% *
Nebraska	2.80%	3.66%	6.01%	5.88% *	6.97%	3.79%	4.08% *
North Dakota	3.50%	3.76%	5.78%	5.27% *	3.99%	4.84%	4.94% *
South Dakota	3.08%	2.70%	10.53%	9.18%	6.88%	3.52%	12.02% *
South Atlantic:							
Delaware	2.53%	3.40%	6.66% *	3.83% *	3.54% *	2.65%	2.98% *
District of Columbia	3.98%	4.64%	3.26% *	10.97% *	6.34% *	3.41%	9.29% *
Florida	1.85%	3.24%	6.57%	10.89% *	4.69%	3.24%	1.80%
Georgia	1.79%	3.08%	5.61% *	4.29% *	6.60% *	4.51%	4.42% *
Maryland	3.16%	3.68%	9.01% *	2.16% *	7.47% *	2.99%	6.09% *
North Carolina	2.35%	2.71%	6.37% *	5.38% *	4.55% *	2.86%	8.43% *
South Carolina	4.28%	5.24%	7.22%	5.07% *	6.99%	3.72%	5.45% *
Virginia	1.85%	2.28%	5.05%	3.88% *	4.73%	3.02%	2.52% *
West Virginia	2.76%	2.95%	10.32% *	4.26%	5.42% *	3.75%	10.23% *

East South Central:							
Alabama	2.65%	2.49%	5.76% *	10.74% *	5.29%	2.13%	4.82% *
Kentucky	1.75%	2.61%	9.07% *	6.75%	4.48%	2.67%	2.87% *
Mississippi	3.38%	2.80%	10.49% *	8.92% *	7.26%	3.88%	2.10% *
Tennessee	2.02%	2.53%	7.02% *	6.63% *	3.63% *	2.96%	2.21% *
West South Central:							
Arkansas	1.84%	2.61%	6.39% *	9.29% *	7.38% *	2.39%	8.55% *
Louisiana	2.23%	2.06%	14.06% *	5.39% *	8.70% *	2.88%	4.56% *
Oklahoma	3.02%	3.11%	8.49%	8.18% *	5.40%	3.05%	6.54% *
Texas	1.86%	2.23%	6.77% *	3.69%	2.58%	2.63%	1.86%
Mountain:							
Arizona	1.84%	2.93%	6.97%	10.10% *	6.36% *	3.28%	6.77% *
Colorado	3.72%	5.32%	7.70%	8.25%	11.47%	5.71%	6.09% *
Idaho	3.23%	3.65%	7.82%	7.81% *	6.87% *	4.75%	9.76% *
Montana	5.29%	6.58%	6.87% *	9.48% *	6.10% *	6.91%	2.26% *
Nevada	3.84%	4.28%	9.96% *	8.50% *	8.39% *	3.84%	3.51% *
New Mexico	1.95%	2.14%	5.40% *	10.41% *	5.98%	4.29%	0.18% *
Utah	2.33%	3.55%	10.15% *	10.52% *	9.24% *	4.21%	0.54% *
Wyoming	1.79%	3.30%	9.28% *	13.30% *	6.27%	4.78%	3.47% *
Pacific:							
Alaska	2.77%	3.59%	7.35% *	8.42% *	7.36% *	3.27%	3.67% *
California	1.95%	2.15%	4.01%	3.45%	4.24%	1.97%	3.59%
Hawaii	2.71%	3.29%	9.64% *	5.85%	4.75%	3.15%	8.16%
Oregon	2.72%	3.13%	10.19% *	8.73%	3.05%	3.58%	7.54% *
Washington	3.28%	4.26%	6.83% *	5.21% *	4.96% *	3.78%	3.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.d(2003) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2003

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	32.6%	32.5%	30.8%	35.1%	25.1%	25.0%	66.4%
New England:							
Connecticut	42.0%	44.3%	41.0%	18.5% *	40.6%	36.4%	66.2%
Maine	29.7%	28.2%	30.2%	38.9%	31.6%	19.7%	75.3%
Massachusetts	28.3%	31.4%	23.8%	22.2% *	12.6% *	22.1%	66.0%
New Hampshire	32.7%	36.9%	16.7% *	28.7% *	8.3% *	26.4%	74.8%
Rhode Island	28.7%	31.1%	28.4% *	17.2% *	24.7% *	20.7%	69.9%
Vermont	20.7%	24.3%	15.3% *	13.0% *	13.5% *	14.6%	58.9%
Middle Atlantic:							
New Jersey	26.9%	24.4%	35.9%	30.4%	28.8% *	21.5%	47.8%
New York	32.1%	32.1%	37.1%	26.4%	24.8%	28.6%	59.7%
Pennsylvania	29.5%	31.9%	22.4% *	23.9%	17.5% *	25.6%	58.6%
East North Central:							
Illinois	39.2%	38.1%	41.5%	42.6%	26.7%	29.3%	80.5%
Indiana	30.9%	29.5%	40.9%	24.8% *	22.2%	18.1%	67.6%
Michigan	31.2%	33.3%	23.8% *	32.2%	26.0% *	18.8%	88.7%
Ohio	29.5%	28.4%	29.1% *	36.4%	28.4%	18.9%	57.5%
Wisconsin	27.9%	30.4%	24.4% *	21.1% *	13.6% *	17.4%	76.9%
West North Central:							
Iowa	25.4%	28.9%	13.1% *	25.4%	20.0% *	19.5%	65.6%
Kansas	27.1%	24.1%	13.9% *	58.4%	28.6%	18.7%	55.8%
Minnesota	21.7%	18.1%	23.8% *	32.2%	22.9% *	16.7%	42.5%
Missouri	29.1%	28.5%	36.2%	22.6% *	17.7% *	18.8%	71.0%
Nebraska	25.9%	26.9%	21.8% *	26.0%	24.7%	16.2%	59.2%
North Dakota	16.4%	20.9%	4.4% *	16.2% *	4.7% *	13.5% *	56.5%
South Dakota	14.5%	19.0%	8.3% *	2.4% *	2.0% *	10.6%	68.1%
South Atlantic:							
Delaware	36.2%	39.1%	32.8% *	19.7% *	25.4% *	27.4%	63.1%
District of Columbia	43.2%	40.9%	51.7%	55.8%	47.7%	36.0%	67.7%
Florida	37.9%	37.5%	31.2%	53.4%	33.9%	30.7%	64.8%
Georgia	39.7%	40.9%	38.2% *	34.9% *	24.7% *	27.4%	75.1%
Maryland	36.6%	35.9%	44.1% *	35.7% *	32.7% *	29.7%	65.0%
North Carolina	24.2%	22.8%	21.5%	37.3% *	10.4%	16.0%	78.8%
South Carolina	23.9%	23.3%	18.2% *	30.7% *	12.9% *	19.7%	58.0%
Virginia	35.5%	33.3%	31.6%	52.2%	33.3%	25.8%	69.1%
West Virginia	28.5%	27.8%	42.0% *	16.4% *	9.7% *	18.8%	73.8%

East South Central:							
Alabama	22.1%	19.5%	23.0% *	41.3%	16.1% *	15.1%	73.4%
Kentucky	25.8%	25.0%	24.7%	32.3%	15.7%	23.1%	51.2%
Mississippi	26.9%	26.4%	36.7% *	23.8% *	15.6% *	17.4%	63.3%
Tennessee	36.4%	33.0%	49.0%	42.4%	35.5%	27.9%	58.3%
West South Central:							
Arkansas	27.8%	26.9%	14.8% *	42.0% *	8.5% *	21.1%	55.9%
Louisiana	30.9%	28.6%	29.7% *	45.0%	22.1% *	23.0%	63.1%
Oklahoma	35.6%	33.9%	25.2% *	55.0%	32.6%	21.1%	78.2%
Texas	34.2%	31.1%	38.3%	48.2%	34.6%	21.6%	65.5%
Mountain:							
Arizona	32.1%	29.5%	30.9% *	48.2%	34.0%	20.1%	69.2%
Colorado	28.1%	28.9%	32.8%	16.6% *	18.8% *	12.7%	75.8%
Idaho	19.7%	20.8%	21.5% *	15.7% *	15.4% *	15.4%	48.2%
Montana	19.5%	19.7%	21.3%	15.3% *	12.4% *	18.2%	50.2%
Nevada	35.8%	34.3%	44.7%	37.6% *	26.8% *	25.6%	75.9%
New Mexico	27.5%	24.8%	42.4%	28.5% *	22.8% *	14.5%	65.0%
Utah	32.7%	31.3%	38.7%	32.5% *	17.4% *	22.8%	78.2%
Wyoming	16.7%	15.1%	25.3% *	15.6% *	18.1% *	11.0%	29.9% *
Pacific:							
Alaska	18.8%	19.6%	13.4% *	21.4% *	15.0% *	11.8%	55.8%
California	43.9%	45.4%	36.5%	42.9%	35.7%	39.0%	69.5%
Hawaii	47.0%	51.0%	31.1% *	40.0%	38.2%	48.3%	61.1%
Oregon	24.1%	25.0%	18.5% *	22.1% *	17.8% *	20.3%	60.8%
Washington	25.5%	21.6%	12.7% *	54.4%	28.6%	17.1%	63.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.d(2003) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.77%	0.82%	2.69%	1.77%	1.57%	0.77%	1.76%
New England:							
Connecticut	5.97%	7.00%	8.78%	9.05% *	8.56%	4.92%	14.67%
Maine	3.57%	4.21%	7.22%	8.51%	8.97%	3.05%	11.44%
Massachusetts	5.05%	6.51%	6.50%	9.60% *	6.78% *	4.88%	14.27%
New Hampshire	4.57%	5.84%	6.23% *	9.59% *	4.91% *	5.45%	9.69%
Rhode Island	2.76%	3.08%	9.06% *	10.24% *	8.42% *	1.57%	9.34%
Vermont	3.36%	3.67%	5.74% *	5.01% *	4.50% *	3.04%	11.03%
Middle Atlantic:							
New Jersey	2.79%	4.16%	9.89%	8.02%	12.27% *	4.08%	8.89%
New York	1.82%	3.56%	7.52%	5.55%	4.93%	2.21%	7.12%
Pennsylvania	2.92%	4.14%	7.72% *	6.79%	6.54% *	3.54%	11.02%
East North Central:							
Illinois	4.04%	4.98%	10.94%	7.79%	7.90%	3.45%	9.93%
Indiana	4.38%	4.82%	10.99%	10.32% *	6.64%	2.86%	8.85%
Michigan	5.17%	6.45%	7.89% *	8.82%	8.33% *	5.00%	5.18%
Ohio	3.71%	4.88%	9.40% *	8.96%	8.27%	4.53%	8.68%
Wisconsin	4.20%	5.88%	8.51% *	6.69% *	5.87% *	4.63%	6.69%
West North Central:							
Iowa	4.52%	6.00%	4.62% *	6.11%	6.32% *	5.64%	12.89%
Kansas	5.04%	5.20%	10.21% *	15.02%	7.02%	4.84%	11.07%
Minnesota	3.40%	2.96%	10.49% *	9.51%	8.86% *	3.34%	6.93%
Missouri	3.59%	4.71%	7.58%	11.32% *	6.33% *	4.76%	7.80%
Nebraska	4.05%	5.16%	9.60% *	6.83%	6.91%	3.49%	10.80%
North Dakota	2.55%	3.41%	1.91% *	9.03% *	3.54% *	4.15% *	8.93%
South Dakota	2.10%	2.84%	6.49% *	1.59% *	1.29% *	1.98%	10.30%
South Atlantic:							
Delaware	4.11%	4.76%	11.03% *	7.83% *	8.63% *	4.59%	6.34%
District of Columbia	3.55%	4.29%	12.40%	13.72%	13.64%	3.47%	10.31%
Florida	3.69%	3.82%	6.76%	11.50%	7.65%	2.91%	8.99%
Georgia	2.19%	2.73%	12.77% *	11.60% *	10.29% *	4.18%	5.42%
Maryland	2.53%	2.48%	13.65% *	13.33% *	10.20% *	3.70%	8.64%
North Carolina	2.45%	3.30%	5.97%	12.10% *	3.09%	2.68%	10.67%
South Carolina	3.82%	4.60%	11.37% *	10.70% *	6.56% *	4.88%	7.56%
Virginia	2.27%	2.21%	7.17%	9.67%	6.68%	2.06%	5.33%
West Virginia	4.90%	5.16%	13.24% *	7.31% *	4.45% *	5.28%	11.22%

East South Central:							
Alabama	3.84%	3.49%	11.85% *	11.95%	6.96% *	4.18%	10.85%
Kentucky	3.69%	5.09%	6.21%	8.57%	3.61%	4.63%	11.56%
Mississippi	3.64%	5.35%	12.32% *	12.65% *	4.93% *	3.78%	9.62%
Tennessee	4.75%	5.75%	12.91%	12.57%	7.31%	6.87%	8.97%
West South Central:							
Arkansas	3.90%	3.68%	9.01% *	13.80% *	3.30% *	4.43%	12.28%
Louisiana	2.86%	3.50%	12.42% *	9.33%	8.93% *	3.11%	10.02%
Oklahoma	3.74%	4.02%	10.87% *	11.75%	6.25%	3.71%	9.00%
Texas	1.59%	2.62%	8.40%	7.07%	7.12%	2.72%	4.86%
Mountain:							
Arizona	3.57%	2.93%	9.46% *	11.32%	8.76%	3.71%	7.64%
Colorado	5.30%	6.39%	9.27%	5.37% *	8.10% *	2.24%	12.19%
Idaho	4.75%	4.75%	9.81% *	7.61% *	7.68% *	4.57%	9.98%
Montana	1.81%	1.72%	5.17%	7.14% *	4.36% *	3.03%	12.21%
Nevada	3.54%	4.46%	10.42%	13.01% *	9.68% *	4.03%	5.51%
New Mexico	3.39%	3.22%	10.61%	10.49% *	7.80% *	2.76%	8.56%
Utah	4.10%	4.66%	10.52%	10.22% *	9.27% *	2.74%	9.35%
Wyoming	3.03%	3.13%	9.19% *	10.50% *	6.40% *	3.04%	12.58% *
Pacific:							
Alaska	2.59%	3.26%	5.70% *	7.53% *	6.39% *	2.98%	9.84%
California	1.81%	1.78%	5.34%	6.08%	3.06%	2.03%	3.77%
Hawaii	3.48%	3.53%	10.61% *	10.65%	8.15%	4.89%	10.65%
Oregon	2.27%	1.48%	7.62% *	8.77% *	6.46% *	2.75%	9.89%
Washington	3.36%	2.57%	11.78% *	11.87%	7.22%	2.70%	8.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.f(2003) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	74.8%	74.9%	73.5%	75.8%	75.6%	73.5%	78.7%
New England:							
Connecticut	78.7%	78.1%	79.4%	83.5%	78.7%	81.2%	68.6%
Maine	75.9%	74.9%	71.5%	87.7%	78.1%	73.2%	85.4%
Massachusetts	51.0%	42.2%	68.9%	62.8%	66.2%	47.0%	59.2%
New Hampshire	75.1%	73.9%	74.5%	81.3%	83.9%	73.4%	77.2%
Rhode Island	68.2%	65.2%	76.4%	73.8%	74.0%	67.2%	67.2%
Vermont	72.7%	76.7%	66.5%	64.2%	70.2%	70.2%	87.7%
Middle Atlantic:							
New Jersey	77.1%	78.1%	75.9%	73.1%	70.3%	76.6%	85.2%
New York	64.9%	66.6%	62.9%	58.5%	56.9%	67.0%	64.3%
Pennsylvania	71.9%	71.7%	75.5%	69.7%	76.7%	68.1%	79.7%
East North Central:							
Illinois	75.7%	77.2%	65.5%	79.1%	77.7%	73.6%	81.1%
Indiana	77.4%	79.0%	70.7%	78.2%	79.7%	79.5%	70.9%
Michigan	71.9%	69.8%	72.4%	80.1%	76.5%	70.3%	73.0%
Ohio	72.3%	73.2%	69.1%	70.2%	74.7%	69.1%	78.6%
Wisconsin	73.8%	74.0%	71.8%	75.3%	64.8%	77.5%	72.5%
West North Central:							
Iowa	71.3%	69.0%	69.6%	78.1%	67.6%	73.6%	70.6%
Kansas	75.6%	74.4%	77.2%	79.5%	76.7%	74.5%	78.0%
Minnesota	70.6%	65.0%	83.1%	81.0%	75.8%	68.9%	72.9%
Missouri	71.6%	72.2%	79.3%	52.4%	85.6%	67.9%	68.3%
Nebraska	70.6%	71.4%	67.9%	69.8%	67.4%	68.1%	83.8%
North Dakota	61.4%	61.7%	57.5%	65.6%	49.8%	65.2%	73.3%
South Dakota	75.5%	75.6%	73.9%	77.0%	69.6%	77.1%	81.6%
South Atlantic:							
Delaware	69.3%	67.6%	77.4%	69.1%	73.9%	67.8%	71.1%
District of Columbia	60.6%	58.8%	69.8%	66.0%	75.5%	60.3%	56.3%
Florida	79.3%	80.7%	71.8%	78.3%	74.6%	77.7%	89.4%
Georgia	70.6%	71.4%	74.4%	63.2%	60.0%	72.7%	74.1%
Maryland	81.1%	78.1%	94.8%	89.3%	76.0%	79.9%	90.4%
North Carolina	80.8%	83.1%	71.6%	79.0%	73.1%	84.2%	79.5%
South Carolina	77.1%	79.1%	69.0%	74.8%	67.9%	82.0%	78.5%
Virginia	73.8%	73.4%	71.3%	78.9%	73.5%	69.8%	87.2%
West Virginia	74.3%	75.4%	67.8%	76.9%	83.9%	71.9%	64.6%

East South Central:							
Alabama	68.6%	68.0%	61.6%	83.0%	74.9%	64.7%	71.8%
Kentucky	80.9%	82.9%	81.8%	66.1%	84.2%	78.7%	83.1%
Mississippi	80.4%	80.6%	91.5%	73.2%	68.3%	84.9%	89.4%
Tennessee	84.2%	85.4%	79.7%	81.5%	78.2%	81.7%	96.1%
West South Central:							
Arkansas	77.8%	78.3%	75.3%	77.2%	71.5%	73.6%	90.5%
Louisiana	75.2%	73.5%	82.7%	80.3%	75.7%	75.5%	74.0%
Oklahoma	77.9%	77.8%	67.2%	89.7%	75.1%	79.4%	77.2%
Texas	79.4%	77.6%	82.1%	87.3%	88.5%	77.5%	75.0%
Mountain:							
Arizona	81.8%	79.9%	87.1%	87.3%	89.4%	78.6%	85.4%
Colorado	79.8%	82.8%	75.1%	70.3%	70.0%	79.1%	88.2%
Idaho	85.4%	85.2%	78.2%	90.3%	93.4%	81.9%	92.8%
Montana	66.2%	62.5%	72.4%	82.3%	66.2%	61.8%	94.3%
Nevada	84.3%	83.9%	93.8%	77.1%	85.5%	85.8%	78.2%
New Mexico	74.8%	74.0%	80.3%	72.5%	76.1%	76.3%	69.9%
Utah	84.1%	83.9%	83.7%	85.3%	89.8%	80.3%	90.1%
Wyoming	74.0%	71.3%	87.3%	74.2%	72.4%	70.0%	86.9%
Pacific:							
Alaska	80.6%	82.9%	67.6%	84.7%	81.9%	78.7%	89.3%
California	77.9%	78.0%	74.3%	81.7%	85.3%	75.9%	79.9%
Hawaii	72.2%	70.6%	85.1%	70.7%	76.0%	69.2%	81.0%
Oregon	81.4%	82.0%	82.7%	74.5%	83.9%	78.8%	96.4%
Washington	79.6%	80.0%	73.6%	82.7%	85.6%	76.7%	87.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.f(2003) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.40%	0.61%	1.37%	1.15%	1.26%	0.58%	1.44%
New England:							
Connecticut	3.25%	3.24%	7.47%	5.98%	6.42%	2.88%	8.04%
Maine	1.92%	2.05%	7.75%	10.00%	9.11%	3.80%	5.52%
Massachusetts	2.55%	2.47%	11.51%	8.50%	14.54%	3.36%	10.78%
New Hampshire	5.23%	5.63%	9.84%	7.01%	8.23%	6.20%	9.75%
Rhode Island	3.54%	4.53%	10.57%	9.62%	7.15%	4.60%	9.76%
Vermont	4.30%	4.76%	9.50%	10.33%	7.63%	5.29%	4.87%
Middle Atlantic:							
New Jersey	2.86%	2.42%	9.85%	8.99%	9.31%	4.44%	4.41%
New York	3.19%	3.76%	8.58%	6.87%	5.49%	3.14%	7.31%
Pennsylvania	2.19%	3.07%	8.33%	5.99%	6.09%	3.35%	7.33%
East North Central:							
Illinois	2.21%	3.44%	7.86%	9.36%	8.91%	2.92%	7.09%
Indiana	2.97%	3.43%	10.13%	10.38%	5.07%	2.78%	9.47%
Michigan	3.04%	4.43%	7.84%	5.26%	6.43%	4.18%	10.03%
Ohio	2.75%	4.70%	12.02%	9.14%	5.48%	3.74%	11.11%
Wisconsin	3.58%	2.88%	8.42%	6.75%	7.09%	4.55%	12.46%
West North Central:							
Iowa	3.38%	5.58%	10.12%	9.05%	4.48%	5.03%	9.02%
Kansas	2.92%	3.12%	6.64%	13.42%	6.75%	2.64%	9.43%
Minnesota	1.95%	3.07%	8.05%	5.39%	7.68%	3.13%	10.04%
Missouri	2.64%	3.57%	6.78%	9.83%	3.69%	3.70%	8.13%
Nebraska	3.10%	4.11%	9.07%	9.21%	7.75%	5.45%	4.68%
North Dakota	3.37%	3.82%	9.72%	8.61%	4.19%	4.39%	7.88%
South Dakota	2.39%	3.56%	9.10%	7.81%	4.90%	2.04%	9.53%
South Atlantic:							
Delaware	1.77%	2.04%	7.31%	12.30%	13.03%	3.46%	7.64%
District of Columbia	3.69%	4.74%	9.84%	11.48%	10.77%	2.94%	11.49%
Florida	2.16%	2.48%	8.58%	9.86%	7.36%	2.16%	3.28%
Georgia	3.01%	3.23%	10.35%	8.80%	7.69%	3.64%	6.71%
Maryland	2.86%	3.46%	3.47%	6.06%	7.34%	3.99%	12.64%
North Carolina	3.78%	3.06%	10.16%	11.43%	8.26%	3.91%	6.61%
South Carolina	2.81%	3.63%	7.56%	5.89%	6.72%	2.71%	6.46%
Virginia	2.96%	3.09%	7.45%	6.71%	5.11%	2.51%	5.85%
West Virginia	2.17%	3.51%	7.47%	5.43%	5.70%	4.87%	9.50%

East South Central:							
Alabama	3.82%	4.40%	13.47%	8.86%	4.23%	3.65%	10.07%
Kentucky	1.99%	2.98%	8.01%	11.67%	3.79%	2.51%	5.47%
Mississippi	2.00%	2.42%	7.55%	8.96%	4.39%	3.28%	2.61%
Tennessee	1.45%	1.80%	7.15%	7.66%	5.91%	3.34%	1.93%
West South Central:							
Arkansas	2.17%	2.73%	10.70%	12.34%	7.60%	4.07%	9.25%
Louisiana	4.14%	3.98%	12.02%	6.95%	6.66%	5.02%	8.75%
Oklahoma	3.17%	3.27%	12.59%	10.27%	7.52%	3.62%	6.90%
Texas	1.12%	2.15%	5.19%	4.13%	2.46%	2.28%	5.29%
Mountain:							
Arizona	1.55%	1.71%	5.42%	9.56%	4.71%	3.19%	6.18%
Colorado	4.04%	4.98%	6.66%	13.13%	10.64%	5.11%	5.68%
Idaho	3.26%	2.37%	6.22%	9.38%	3.37%	4.48%	6.65%
Montana	5.31%	6.92%	8.54%	9.47%	5.79%	7.47%	2.18%
Nevada	2.31%	2.61%	4.43%	7.35%	6.07%	2.24%	8.17%
New Mexico	3.81%	4.36%	8.10%	9.36%	7.53%	3.67%	7.70%
Utah	2.60%	3.21%	9.59%	8.22%	5.06%	3.24%	5.59%
Wyoming	2.97%	3.97%	6.81%	11.88%	7.57%	5.18%	13.50%
Pacific:							
Alaska	3.16%	2.61%	9.32%	11.45%	8.02%	3.10%	4.53%
California	2.39%	2.25%	4.68%	4.35%	3.11%	2.13%	6.04%
Hawaii	2.45%	3.11%	7.79%	9.51%	6.57%	4.00%	8.80%
Oregon	2.37%	3.01%	13.76%	8.89%	6.37%	3.92%	1.97%
Washington	3.10%	4.23%	9.72%	5.50%	10.08%	3.60%	8.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.g(2003) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	8.1	7.7	8.9	9.6	9.3	7.6	8.6
New England:							
Connecticut	7.9	7.5	9.2	9.0	8.3	8.3	5.8 *
Maine	8.9	8.3	8.3	14.0	13.0	7.1	11.0
Massachusetts	4.9	3.6	6.7	7.5	9.1	4.5	3.9
New Hampshire	7.1	6.6	7.8	8.9	8.3	6.9	7.3
Rhode Island	7.0	6.6	7.4	8.4	9.4	6.2	8.4
Vermont	8.5	8.7	9.5	6.4	9.2	8.3	9.1
Middle Atlantic:							
New Jersey	8.8	8.8	10.6	7.4	7.7	8.5	11.1
New York	7.0	6.6	8.7	7.1	7.0	6.9	7.6
Pennsylvania	6.9	6.5	9.0	7.5	8.2	6.2	8.0
East North Central:							
Illinois	7.4	7.4	6.8	8.3	8.3	6.9	8.4
Indiana	8.4	8.0	9.4	9.7	10.0	7.7	9.1
Michigan	6.9	7.0	5.7	8.4	7.6	6.6	7.7
Ohio	7.2	6.9	7.7	8.6	8.2	7.1	6.7
Wisconsin	6.9	6.7	6.1	8.5	6.9	7.1	6.2
West North Central:							
Iowa	6.6	5.7	8.0	7.7	7.6	6.0	6.6
Kansas	8.7	7.7	10.6	11.3	11.7	7.8	7.3
Minnesota	7.0	5.7	8.0	10.4	7.2	6.8	7.4
Missouri	8.1	8.2	8.7	6.1	9.4	7.2	9.5
Nebraska	7.8	7.3	8.5	9.0	9.0	7.2	7.7
North Dakota	7.0	7.1	5.7	8.3	5.8	7.3	8.3
South Dakota	8.1	7.4	8.2	10.7	9.1	7.9	6.6
South Atlantic:							
Delaware	8.1	8.5	7.5	6.5	9.4	8.5	6.6
District of Columbia	5.2	4.4	8.4	8.2	9.5	4.6	5.6
Florida	9.4	9.1	10.3	11.2	11.2	8.8	9.5
Georgia	7.9	8.0	8.3	7.4	6.6	8.5	7.8
Maryland	8.7	7.7	10.4	13.3	9.6	8.2	9.6
North Carolina	8.1	7.4	8.9	12.0	9.4	7.6	8.2
South Carolina	9.4	8.3	11.5	12.2	10.1	9.0	9.1
Virginia	8.8	7.7	8.5	15.3	10.6	7.5	11.3
West Virginia	8.1	7.9	7.3	10.0	10.0	7.8	5.7

East South Central:							
Alabama	8.1	7.7	8.0	10.5	7.9	8.3	7.4
Kentucky	8.3	7.8	9.9	9.9	11.1	7.4	7.3
Mississippi	9.5	9.2	13.3	9.1	8.9	9.9	9.7
Tennessee	8.6	8.4	7.8	10.4 *	8.9	8.2	9.3
West South Central:							
Arkansas	10.5	9.6	12.7	13.0	10.9	8.6	13.9
Louisiana	9.6	8.1	16.8	14.0	12.2	7.9	10.8
Oklahoma	8.8	8.8	7.7 *	9.9	9.5	8.5	8.5
Texas	8.3	7.4	11.4	10.6	10.2	7.3	9.0
Mountain:							
Arizona	10.0	9.5	10.6	11.9	9.5	9.5	11.9
Colorado	8.1	8.1	7.9	8.5 *	9.7	8.1	7.1
Idaho	11.7	9.4	11.3	17.9	15.3	11.0	10.5
Montana	8.8	7.6	11.5	13.0	9.0	8.2	11.9
Nevada	10.0	9.8	11.5	9.8	13.2	9.8	8.6
New Mexico	8.2	8.2	6.9	10.1	10.2	7.6	7.5
Utah	8.6	8.6	8.3	9.2 *	11.9	7.7	8.5
Wyoming	7.4	7.1	9.2 *	7.7	7.0	6.8	9.8
Pacific:							
Alaska	9.1	9.2	8.5	9.0	12.1	9.0	7.5
California	9.0	8.6	10.1	10.4	11.2	8.4	9.8
Hawaii	4.6	4.5	5.3	4.9	5.2	4.1	6.3
Oregon	8.5	8.6	9.0 *	6.9	10.1	7.8	11.3
Washington	9.8	8.8	10.5	14.3	13.8	8.6	11.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2.g(2003) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.06	0.11	0.21	0.49	0.33	0.13	0.35
New England:							
Connecticut	0.74	0.65	2.13	2.41	1.06	0.61	2.37 *
Maine	0.83	0.89	1.99	2.26	2.14	0.89	2.11
Massachusetts	0.45	0.34	1.41	1.80	2.26	0.31	0.99
New Hampshire	0.72	0.76	1.18	1.36	1.48	0.87	1.43
Rhode Island	0.40	0.51	1.50	1.85	1.61	0.62	1.67
Vermont	0.66	0.64	2.41	1.36	1.71	0.83	1.28
Middle Atlantic:							
New Jersey	0.77	1.02	1.98	2.03	1.83	0.73	2.30
New York	0.47	0.52	1.29	1.26	0.93	0.47	1.29
Pennsylvania	0.42	0.43	2.48	1.18	0.93	0.65	2.02
East North Central:							
Illinois	0.53	0.61	1.09	1.50	1.31	0.52	1.41
Indiana	0.45	0.78	1.68	1.92	1.87	0.44	1.87
Michigan	0.26	0.45	0.93	1.50	1.11	0.31	2.07
Ohio	0.41	0.49	1.99	1.72	1.08	0.74	1.32
Wisconsin	0.48	0.46	1.21	1.54	1.50	0.66	1.13
West North Central:							
Iowa	0.64	0.75	1.70	1.68	1.00	0.60	1.51
Kansas	0.90	0.70	2.27	2.10	1.61	0.64	1.56
Minnesota	0.30	0.36	1.18	1.66	1.21	0.40	1.26
Missouri	0.58	0.78	1.38	1.36	0.86	0.73	1.57
Nebraska	0.58	0.51	1.32	2.17	1.38	0.78	1.66
North Dakota	0.45	0.51	1.18	1.66	0.62	0.51	1.20
South Dakota	0.46	0.64	1.19	1.41	0.82	0.95	1.22
South Atlantic:							
Delaware	0.56	0.66	0.96	1.55	2.10	0.85	1.38
District of Columbia	0.52	0.58	1.62	2.05	2.06	0.34	1.50
Florida	0.51	0.49	1.95	2.63	1.48	0.52	1.13
Georgia	0.71	0.78	1.58	2.23	1.00	0.77	1.37
Maryland	0.43	0.55	1.62	2.13	0.91	0.56	2.11
North Carolina	0.73	0.57	1.77	2.29	1.60	0.66	1.40
South Carolina	0.46	0.61	1.70	1.93	1.40	0.88	0.60
Virginia	0.65	0.45	1.43	2.66	1.61	0.45	1.94
West Virginia	0.50	0.69	2.08	1.53	1.06	0.92	0.78

East South Central:							
Alabama	0.75	0.63	2.31	1.55	0.89	1.00	1.37
Kentucky	0.71	0.83	1.12	2.29	1.24	0.82	1.07
Mississippi	0.73	0.76	2.05	1.73	1.38	1.05	1.41
Tennessee	0.43	0.41	1.20	3.31 *	2.03	0.58	1.23
West South Central:							
Arkansas	0.97	0.68	2.69	3.17	1.88	1.01	2.77
Louisiana	0.83	0.90	2.89	2.10	1.50	1.03	1.80
Oklahoma	0.58	0.64	2.60 *	1.99	1.48	0.86	1.38
Texas	0.28	0.33	1.66	1.40	1.28	0.47	0.81
Mountain:							
Arizona	0.66	0.65	1.02	2.41	1.28	0.95	1.50
Colorado	0.67	0.78	1.16	2.86 *	2.37	0.80	0.56
Idaho	0.98	0.48	1.27	2.64	1.30	1.33	1.09
Montana	0.96	0.88	1.98	2.32	0.80	1.32	1.60
Nevada	0.35	0.46	2.56	2.07	2.31	0.40	1.05
New Mexico	0.83	0.95	0.91	2.81	1.35	0.61	1.82
Utah	0.54	0.77	1.22	2.79 *	1.63	0.66	1.21
Wyoming	0.39	0.54	2.75 *	1.41	0.71	0.83	2.12
Pacific:							
Alaska	0.45	0.43	1.80	1.50	2.17	0.43	1.95
California	0.29	0.38	1.01	1.00	0.81	0.35	0.76
Hawaii	0.40	0.61	1.33	0.97	0.75	0.54	1.05
Oregon	0.48	0.62	2.74 *	1.36	1.13	0.71	1.90
Washington	0.89	0.55	2.64	2.32	2.24	0.56	2.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.1(2003) Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	110,876,535	77,544,400	14,904,053	18,428,083	21,238,559	54,524,253	35,113,723
New England:							
Connecticut	1,525,053	1,004,649	327,195	193,209	180,403	880,542	464,108
Maine	501,004	318,605	78,005	104,395	119,322	235,567	146,115
Massachusetts	2,929,360	1,861,703	402,121	665,535	304,366	1,569,300	1,055,693
New Hampshire	535,590	343,088	113,361	79,141	63,420	330,500	141,670
Rhode Island	410,606	284,646	58,846	67,113	96,300	210,951	103,355
Vermont	249,048	162,941	38,807	47,300	36,256	146,799	65,993
Middle Atlantic:							
New Jersey	3,605,044	2,359,594	731,426	514,025	587,870	1,871,548	1,145,627
New York	7,136,088	5,144,404	811,780	1,179,904	1,070,341	4,103,489	1,962,258
Pennsylvania	4,932,291	3,107,008	689,735	1,135,548	1,033,663	2,525,457	1,373,172
East North Central:							
Illinois	5,214,814	3,844,686	616,926	753,202	725,100	2,961,875	1,527,839
Indiana	2,414,718	1,628,618	357,918	428,183	431,440	1,176,338	806,940
Michigan	4,006,941	2,834,118	562,250	610,573	695,932	1,956,843	1,354,166
Ohio	4,591,485	3,108,754	773,748	708,983	941,021	2,059,433	1,591,031
Wisconsin	2,393,849	1,625,632	339,514	428,703	491,597	1,114,103	788,149
West North Central:							
Iowa	1,217,696	751,123	201,996	264,577	337,976	579,280	300,440
Kansas	1,040,218	747,646	159,486	133,086	254,458	518,281	267,479
Minnesota	2,366,453	1,560,963	232,349	573,141	338,278	1,339,277	688,898
Missouri	2,306,662	1,614,909	478,914	212,840	374,657	1,155,578	776,428
Nebraska	785,863	505,920	150,860	129,084	220,815	350,669	214,379
North Dakota	270,330	138,993	53,180	78,157	84,180	122,125	64,025
South Dakota	299,284	187,593	46,348	65,344	87,010	163,904	48,369
South Atlantic:							
Delaware	390,199	301,290	53,286	35,623	48,991	153,000	188,208
District of Columbia	417,308	336,668	59,954	20,686 *	33,388 *	252,629	131,291
Florida	6,738,682	4,767,333	973,214 *	998,135	1,270,166	2,574,921	2,893,595
Georgia	3,300,157	2,345,390	398,035 *	556,731	676,069	1,291,375	1,332,714
Maryland	2,090,390	1,476,344	252,055	361,990	306,879	1,138,464	645,047
North Carolina	3,241,080	2,359,538	359,995	521,547	628,178	1,860,729	752,172
South Carolina	1,418,430	1,013,041	144,078	261,311	328,254	657,290	432,886
Virginia	2,631,379	1,691,275	376,808	563,295	556,149	1,240,417	834,812
West Virginia	544,237	410,445	69,647	64,145	158,152	241,474	144,611
East South Central:							
Alabama	1,518,494	1,161,146	133,328	224,020	363,056	704,358	451,080
Kentucky	1,402,868	930,165	224,865	247,837	367,850	639,208	395,810
Mississippi	909,309	672,809	85,716	150,784	289,621	359,020	260,668
Tennessee	2,164,434	1,613,052	296,015	255,367	422,577	1,028,036	713,821
West South Central:							
Arkansas	957,152	645,078	133,380	178,695	256,807	401,787	298,558
Louisiana	1,541,670	1,087,014	160,823	293,833	411,808	660,914	468,949
Oklahoma	1,208,704	890,246	135,184	183,274	293,368	481,024	434,312
Texas	7,838,737	5,731,106	686,382	1,421,248	1,859,984	3,439,328	2,539,424

Mountain:							
Arizona	1,926,539	1,371,801	274,245	280,493	348,782	881,840	695,917
Colorado	1,886,378	1,216,624	286,434	383,320	308,553	970,187	607,639
Idaho	480,720	290,345	79,006	111,369	113,048	212,155	155,517
Montana	326,806	190,508	55,610	80,688	114,950	139,560	72,296
Nevada	974,509	722,516	127,006	124,987	158,719	443,286	372,505
New Mexico	555,969	363,038	112,347	80,584	162,053	254,603	139,313
Utah	869,870	560,660	133,295	175,915	196,301	462,777	210,792
Wyoming	173,651	116,604	27,642	29,406	45,450	75,053	53,149
Pacific:							
Alaska	224,512	150,344	37,525	36,643	36,460	129,652	58,400
California	12,494,957	9,229,249	1,491,304	1,774,404	2,206,487	6,403,180	3,885,291
Hawaii	435,868	323,654	56,960	55,254	79,458	244,461	111,949
Oregon	1,339,168	989,715	179,628	169,826	255,679	740,837	342,652
Washington	2,141,961	1,451,810	275,520	414,631	466,919	1,070,831	604,212

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.B.1(2003) Standard error for number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	1,560,672	1,304,535	803,048	976,936	700,050	903,356	1,666,160
New England:							
Connecticut	108,911	102,906	41,634	53,661	32,906	82,667	93,694
Maine	33,077	29,446	10,150	23,735	12,042	13,874	30,892
Massachusetts	229,209	217,936	79,568	124,706	76,540	175,698	195,332
New Hampshire	34,477	32,986	21,356	13,945	10,486	31,073	23,661
Rhode Island	22,451	19,611	13,478	7,307	12,172	20,227	14,240
Vermont	19,356	16,192	5,991	12,091	5,233	10,055	17,982
Middle Atlantic:							
New Jersey	260,118	197,147	146,295	104,928	166,872	145,980	193,315
New York	378,229	362,043	78,855	154,023	135,287	279,915	241,925
Pennsylvania	228,379	241,045	119,429	168,065	174,434	140,704	215,992
East North Central:							
Illinois	445,297	380,284	95,828	112,001	57,107	280,529	315,892
Indiana	174,245	145,124	72,672	86,674	52,246	79,679	133,153
Michigan	247,230	268,589	66,623	71,634	73,168	194,141	216,226
Ohio	266,867	246,878	193,766	69,220	119,562	210,547	221,090
Wisconsin	229,621	108,935	69,979	114,107	82,715	83,322	162,540
West North Central:							
Iowa	76,878	99,722	34,758	29,983	36,515	62,613	61,899
Kansas	57,567	58,452	21,750	18,064	25,257	44,272	46,017
Minnesota	155,018	158,874	43,366	59,531	35,867	69,785	125,962
Missouri	229,587	152,632	118,313	45,047	34,154	144,956	125,531
Nebraska	41,304	60,016	22,750	22,456	16,279	34,039	35,675
North Dakota	22,398	7,785	10,932	21,276	13,194	12,226	12,991
South Dakota	23,496	20,961	8,090	6,512	6,183	21,995	10,263
South Atlantic:							
Delaware	45,624	44,742	8,440	5,124	10,262	17,623	43,261
District of Columbia	30,166	32,937	12,470	6,280 *	13,150 *	21,988	29,035
Florida	531,036	431,708	293,187 *	260,166	367,191	137,467	597,771
Georgia	254,738	237,398	186,725 *	93,385	96,081	144,758	207,025
Maryland	117,750	94,476	60,343	40,433	31,070	59,826	117,114
North Carolina	138,799	68,494	83,810	87,295	95,748	127,113	116,583
South Carolina	96,477	84,253	25,586	37,591	38,579	59,622	58,386
Virginia	236,429	121,493	58,863	133,079	87,132	76,570	189,536
West Virginia	31,053	29,896	8,500	7,748	20,133	32,347	20,616
East South Central:							
Alabama	95,733	104,896	36,450	48,877	27,265	79,846	70,199
Kentucky	107,516	59,439	29,134	55,583	49,375	60,465	74,846
Mississippi	34,600	38,228	19,074	21,233	31,157	41,554	18,956
Tennessee	176,555	159,681	82,802	29,039	53,254	92,242	117,978
West South Central:							
Arkansas	76,163	54,335	20,997	48,744	42,018	46,313	46,323
Louisiana	102,615	54,866	41,220	82,042	31,672	72,989	78,314
Oklahoma	90,582	84,183	35,917	39,072	28,607	54,181	78,575
Texas	354,162	307,931	115,937	245,701	181,670	90,000	243,374

Mountain:							
Arizona	94,424	100,184	51,527	43,944	43,141	55,169	121,087
Colorado	181,410	86,887	66,509	83,830	61,834	83,073	144,462
Idaho	44,244	39,102	14,355	17,080	9,986	16,215	38,839
Montana	14,987	15,277	6,064	7,852	9,710	7,995	13,771
Nevada	48,202	35,611	29,567	24,046	21,911	52,478	47,649
New Mexico	33,802	33,870	12,344	16,492	19,339	24,790	20,157
Utah	77,550	68,532	28,722	45,692	44,654	49,061	39,939
Wyoming	14,043	12,964	4,758	3,889	3,878	3,896	14,815
Pacific:							
Alaska	18,382	16,779	7,581	8,339	6,857	7,672	11,101
California	598,749	533,137	85,319	148,553	127,170	355,338	373,147
Hawaii	25,406	22,586	11,105	10,333	6,766	16,311	14,782
Oregon	64,952	74,490	45,816	23,375	23,579	69,595	49,055
Washington	99,962	113,100	34,977	72,042	65,426	71,869	99,992

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.B.1.a(2003) Percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	110,876,535	69.9%	13.4%	16.6%	19.2%	49.2%	31.7%
New England:							
Connecticut	1,525,053	65.9%	21.5%	12.7%	11.8%	57.7%	30.4%
Maine	501,004	63.6%	15.6%	20.8%	23.8%	47.0%	29.2%
Massachusetts	2,929,360	63.6%	13.7%	22.7%	10.4%	53.6%	36.0%
New Hampshire	535,590	64.1%	21.2%	14.8%	11.8%	61.7%	26.5%
Rhode Island	410,606	69.3%	14.3%	16.3%	23.5%	51.4%	25.2%
Vermont	249,048	65.4%	15.6%	19.0%	14.6%	58.9%	26.5%
Middle Atlantic:							
New Jersey	3,605,044	65.5%	20.3%	14.3%	16.3%	51.9%	31.8%
New York	7,136,088	72.1%	11.4%	16.5%	15.0%	57.5%	27.5%
Pennsylvania	4,932,291	63.0%	14.0%	23.0%	21.0%	51.2%	27.8%
East North Central:							
Illinois	5,214,814	73.7%	11.8%	14.4%	13.9%	56.8%	29.3%
Indiana	2,414,718	67.4%	14.8%	17.7%	17.9%	48.7%	33.4%
Michigan	4,006,941	70.7%	14.0%	15.2%	17.4%	48.8%	33.8%
Ohio	4,591,485	67.7%	16.9%	15.4%	20.5%	44.9%	34.7%
Wisconsin	2,393,849	67.9%	14.2%	17.9%	20.5%	46.5%	32.9%
West North Central:							
Iowa	1,217,696	61.7%	16.6%	21.7%	27.8%	47.6%	24.7%
Kansas	1,040,218	71.9%	15.3%	12.8%	24.5%	49.8%	25.7%
Minnesota	2,366,453	66.0%	9.8%	24.2%	14.3%	56.6%	29.1%
Missouri	2,306,662	70.0%	20.8%	9.2%	16.2%	50.1%	33.7%
Nebraska	785,863	64.4%	19.2%	16.4%	28.1%	44.6%	27.3%
North Dakota	270,330	51.4%	19.7%	28.9%	31.1%	45.2%	23.7%
South Dakota	299,284	62.7%	15.5%	21.8%	29.1%	54.8%	16.2%
South Atlantic:							
Delaware	390,199	77.2%	13.7%	9.1%	12.6%	39.2%	48.2%
District of Columbia	417,308	80.7%	14.4%	5.0% *	8.0% *	60.5%	31.5%
Florida	6,738,682	70.7%	14.4% *	14.8%	18.8%	38.2%	42.9%
Georgia	3,300,157	71.1%	12.1% *	16.9%	20.5%	39.1%	40.4%
Maryland	2,090,390	70.6%	12.1%	17.3%	14.7%	54.5%	30.9%
North Carolina	3,241,080	72.8%	11.1%	16.1%	19.4%	57.4%	23.2%
South Carolina	1,418,430	71.4%	10.2%	18.4%	23.1%	46.3%	30.5%
Virginia	2,631,379	64.3%	14.3%	21.4%	21.1%	47.1%	31.7%
West Virginia	544,237	75.4%	12.8%	11.8%	29.1%	44.4%	26.6%

East South Central:							
Alabama	1,518,494	76.5%	8.8% *	14.8%	23.9%	46.4%	29.7%
Kentucky	1,402,868	66.3%	16.0%	17.7%	26.2%	45.6%	28.2%
Mississippi	909,309	74.0%	9.4%	16.6%	31.9%	39.5%	28.7%
Tennessee	2,164,434	74.5%	13.7%	11.8%	19.5%	47.5%	33.0%
West South Central:							
Arkansas	957,152	67.4%	13.9%	18.7%	26.8%	42.0%	31.2%
Louisiana	1,541,670	70.5%	10.4%	19.1%	26.7%	42.9%	30.4%
Oklahoma	1,208,704	73.7%	11.2%	15.2%	24.3%	39.8%	35.9%
Texas	7,838,737	73.1%	8.8%	18.1%	23.7%	43.9%	32.4%
Mountain:							
Arizona	1,926,539	71.2%	14.2%	14.6%	18.1%	45.8%	36.1%
Colorado	1,886,378	64.5%	15.2%	20.3%	16.4%	51.4%	32.2%
Idaho	480,720	60.4%	16.4%	23.2%	23.5%	44.1%	32.4%
Montana	326,806	58.3%	17.0%	24.7%	35.2%	42.7%	22.1%
Nevada	974,509	74.1%	13.0%	12.8%	16.3%	45.5%	38.2%
New Mexico	555,969	65.3%	20.2%	14.5%	29.1%	45.8%	25.1%
Utah	869,870	64.5%	15.3%	20.2%	22.6%	53.2%	24.2%
Wyoming	173,651	67.1%	15.9%	16.9%	26.2%	43.2%	30.6%
Pacific:							
Alaska	224,512	67.0%	16.7%	16.3%	16.2%	57.7%	26.0%
California	12,494,957	73.9%	11.9%	14.2%	17.7%	51.2%	31.1%
Hawaii	435,868	74.3%	13.1%	12.7%	18.2%	56.1%	25.7%
Oregon	1,339,168	73.9%	13.4%	12.7%	19.1%	55.3%	25.6%
Washington	2,141,961	67.8%	12.9%	19.4%	21.8%	50.0%	28.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.B.1.a(2003) Standard error for percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	1,560,672	0.91%	0.73%	0.72%	0.74%	0.81%	1.13%
New England:							
Connecticut	108,911	3.60%	3.41%	2.93%	2.54%	4.97%	4.38%
Maine	33,077	3.31%	2.08%	4.05%	2.70%	3.94%	4.25%
Massachusetts	229,209	3.46%	3.00%	4.12%	2.87%	4.98%	4.80%
New Hampshire	34,477	4.41%	4.17%	2.42%	1.99%	3.37%	4.49%
Rhode Island	22,451	3.05%	2.66%	2.04%	2.91%	3.14%	3.16%
Vermont	19,356	4.70%	2.37%	3.79%	1.54%	4.74%	5.29%
Middle Atlantic:							
New Jersey	260,118	4.76%	2.95%	2.35%	3.72%	4.76%	4.51%
New York	378,229	2.00%	1.30%	1.94%	1.57%	3.58%	2.60%
Pennsylvania	228,379	3.61%	2.44%	3.06%	2.99%	4.13%	3.50%
East North Central:							
Illinois	445,297	2.59%	1.92%	1.67%	1.33%	3.71%	4.24%
Indiana	174,245	2.64%	2.61%	3.83%	2.42%	2.48%	4.03%
Michigan	247,230	3.30%	1.93%	2.13%	1.95%	4.53%	3.98%
Ohio	266,867	3.44%	3.72%	1.55%	2.34%	4.74%	3.91%
Wisconsin	229,621	2.48%	2.18%	2.77%	2.25%	4.37%	3.89%
West North Central:							
Iowa	76,878	5.33%	3.52%	2.32%	3.48%	3.53%	4.60%
Kansas	57,567	3.08%	2.23%	1.70%	2.42%	3.53%	3.07%
Minnesota	155,018	4.06%	2.05%	2.98%	1.52%	3.44%	3.59%
Missouri	229,587	3.76%	3.54%	1.68%	1.98%	3.22%	4.02%
Nebraska	41,304	4.84%	4.22%	2.64%	2.86%	3.60%	3.88%
North Dakota	22,398	2.99%	4.24%	4.49%	2.94%	4.82%	3.54%
South Dakota	23,496	2.64%	2.53%	2.05%	2.30%	3.85%	3.22%
South Atlantic:							
Delaware	45,624	3.60%	2.95%	2.13%	2.50%	5.94%	7.35%
District of Columbia	30,166	2.98%	2.99%	2.03% *	3.01% *	5.91%	5.44%
Florida	531,036	4.85%	3.59% *	2.80%	4.77%	4.11%	5.64%
Georgia	254,738	4.80%	3.81% *	2.75%	2.76%	3.10%	4.07%
Maryland	117,750	3.08%	2.46%	1.82%	1.67%	3.99%	3.80%
North Carolina	138,799	3.13%	2.10%	2.26%	2.11%	4.51%	2.91%
South Carolina	96,477	2.92%	2.30%	2.20%	1.98%	2.70%	3.65%
Virginia	236,429	3.89%	2.07%	3.36%	2.83%	4.57%	3.98%
West Virginia	31,053	2.27%	1.38%	1.80%	3.39%	5.09%	2.97%

East South Central:							
Alabama	95,733	3.96%	2.92% *	2.68%	2.19%	4.11%	3.69%
Kentucky	107,516	2.35%	2.32%	2.85%	2.82%	4.49%	4.07%
Mississippi	34,600	2.17%	1.99%	2.59%	3.61%	3.57%	1.95%
Tennessee	176,555	3.00%	3.05%	1.36%	2.83%	2.30%	2.89%
West South Central:							
Arkansas	76,163	3.03%	2.20%	3.55%	3.51%	4.37%	3.23%
Louisiana	102,615	3.66%	2.33%	3.76%	3.10%	3.63%	3.29%
Oklahoma	90,582	3.21%	2.58%	3.28%	2.97%	3.99%	4.20%
Texas	354,162	2.68%	1.42%	2.92%	1.68%	2.03%	2.07%
Mountain:							
Arizona	94,424	2.92%	2.52%	2.20%	2.33%	3.82%	4.73%
Colorado	181,410	3.09%	2.48%	3.02%	2.72%	4.18%	5.02%
Idaho	44,244	3.43%	2.71%	4.02%	1.94%	3.48%	4.96%
Montana	14,987	3.44%	1.69%	2.60%	2.76%	2.34%	3.72%
Nevada	48,202	3.24%	2.96%	2.23%	2.21%	4.34%	4.56%
New Mexico	33,802	3.65%	1.97%	2.91%	3.44%	2.73%	3.14%
Utah	77,550	4.56%	2.91%	3.67%	3.98%	4.03%	3.93%
Wyoming	14,043	3.55%	2.78%	1.90%	2.07%	3.14%	4.62%
Pacific:							
Alaska	18,382	4.31%	3.61%	2.46%	2.41%	3.33%	3.31%
California	598,749	1.22%	0.75%	1.04%	1.26%	1.82%	1.68%
Hawaii	25,406	2.93%	2.38%	2.11%	1.66%	2.45%	2.26%
Oregon	64,952	3.60%	3.52%	1.96%	1.83%	3.96%	3.48%
Washington	99,962	3.38%	1.61%	3.38%	3.09%	3.74%	3.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.B.2(2003) Percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	86.8%	91.0%	82.8%	72.7%	68.4%	89.6%	93.7%
New England:							
Connecticut	86.3%	93.5%	87.7%	46.5%	71.5%	92.0%	81.1%
Maine	77.8%	86.7%	77.1%	51.2%	62.8%	79.2%	87.8%
Massachusetts	91.3%	96.3%	90.0%	77.9%	74.0%	92.8%	93.9%
New Hampshire	91.3%	95.8%	92.2%	70.2%	70.2%	92.4%	98.0%
Rhode Island	90.6%	95.7%	87.7%	71.5%	80.9%	91.2%	98.2%
Vermont	86.0%	90.4%	85.4%	71.4%	63.1%	86.8%	96.8%
Middle Atlantic:							
New Jersey	88.9%	92.2%	89.1%	73.6%	67.2%	91.4%	95.9%
New York	89.3%	93.1%	79.7%	79.3%	71.6%	91.2%	94.9%
Pennsylvania	91.7%	95.3%	91.1%	82.0%	79.3%	93.8%	97.0%
East North Central:							
Illinois	86.8%	92.1%	83.2%	62.6%	52.8%	90.6%	95.5%
Indiana	86.1%	91.9%	84.8%	65.0%	62.0%	88.2%	95.8%
Michigan	86.2%	88.2%	89.4%	74.3%	77.4%	92.2%	82.1%
Ohio	89.3%	94.2%	87.2%	70.2%	71.1%	91.9%	96.6%
Wisconsin	85.0%	90.8%	77.1%	69.3%	63.2%	90.4%	91.0%
West North Central:							
Iowa	85.9%	91.8%	85.9%	68.9%	70.4%	89.8%	95.7%
Kansas	85.7%	91.1%	84.7%	57.0%	70.2%	88.9%	94.3%
Minnesota	88.5%	95.5%	72.1%	75.9%	64.7%	90.9%	95.4%
Missouri	88.2%	92.0%	90.1%	55.4%	65.1%	90.4%	96.0%
Nebraska	82.3%	90.0%	81.0%	53.8%	62.6%	87.3%	94.4%
North Dakota	81.1%	91.2%	74.4%	67.7%	64.0%	85.4%	95.7%
South Dakota	81.2%	89.1%	74.3%	63.4%	64.8%	87.4%	89.8%
South Atlantic:							
Delaware	91.0%	94.2%	91.3%	64.1%	67.9%	90.4%	97.5%
District of Columbia	96.7%	98.3%	92.8%	82.8%	84.5%	97.2%	98.8%
Florida	85.7%	86.6%	86.2%	81.0%	72.8%	87.9%	89.4%
Georgia	88.0%	89.9%	87.7%	80.0%	76.1%	86.5%	95.5%
Maryland	88.8%	93.7%	90.1%	67.8%	67.5%	91.0%	94.9%
North Carolina	86.6%	89.5%	86.1%	73.8%	72.9%	89.5%	91.0%
South Carolina	85.5%	89.8%	69.7%	77.8%	71.4%	88.7%	91.5%
Virginia	86.0%	92.6%	83.6%	67.8%	62.1%	89.9%	96.1%
West Virginia	84.4%	89.2%	77.5%	61.4%	64.5%	90.8%	95.4%

East South Central:							
Alabama	88.5%	91.8%	80.3%	76.1%	75.6%	91.8%	93.7%
Kentucky	86.8%	91.0%	84.2%	73.2%	73.0%	92.3%	90.7%
Mississippi	82.2%	89.4%	63.0%	61.2%	63.9%	88.7%	93.6%
Tennessee	86.8%	90.6%	77.2%	73.8%	68.9%	87.5%	96.3%
West South Central:							
Arkansas	80.6%	85.1%	80.9%	64.2%	61.0%	82.9%	94.4%
Louisiana	84.7%	87.6%	64.5%	85.1%	72.6%	83.5%	97.1%
Oklahoma	82.4%	85.5%	74.8%	72.8%	55.5%	86.7%	95.8%
Texas	85.4%	88.1%	66.6%	83.6%	67.4%	88.6%	94.2%
Mountain:							
Arizona	86.2%	90.7%	84.1%	65.9%	67.4%	86.2%	95.6%
Colorado	85.9%	91.4%	88.0%	66.8%	55.5%	88.6%	97.0%
Idaho	83.0%	86.2%	83.8%	74.0%	66.5%	83.0%	94.9%
Montana	73.6%	85.9%	68.4%	48.1%	53.1%	80.0%	93.7%
Nevada	88.7%	91.9%	79.6%	79.9%	80.4%	87.9%	93.2%
New Mexico	78.7%	80.7%	85.9%	59.5%	63.3%	81.4%	91.6%
Utah	84.0%	89.0%	80.5%	71.1%	75.1%	83.2%	94.2%
Wyoming	72.1%	81.1%	69.4%	38.9%	52.4%	75.7%	83.8%
Pacific:							
Alaska	79.8%	86.1%	75.5%	58.8%	62.6%	77.2%	96.5%
California	85.6%	90.1%	78.2%	68.1%	64.5%	88.3%	93.1%
Hawaii	97.7%	99.2%	94.8%	91.4%	94.5%	98.7%	97.8%
Oregon	87.6%	94.5%	80.6%	55.2%	62.7%	91.9%	97.0%
Washington	84.9%	90.8%	75.2%	70.8%	65.0%	87.6%	95.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2(2003) Standard error for percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.48%	0.43%	0.89%	1.43%	1.34%	0.25%	0.74%
New England:							
Connecticut	2.83%	1.46%	7.94%	7.95%	5.79%	1.79%	5.55%
Maine	2.18%	1.93%	7.11%	7.94%	6.69%	3.65%	4.57%
Massachusetts	1.13%	0.79%	4.37%	6.32%	13.14%	2.35%	5.37%
New Hampshire	1.32%	0.71%	3.15%	6.47%	7.57%	1.73%	0.53%
Rhode Island	0.85%	0.55%	2.73%	6.53%	3.46%	1.65%	0.99%
Vermont	1.86%	1.82%	3.70%	7.13%	6.96%	2.12%	4.33%
Middle Atlantic:							
New Jersey	1.26%	1.36%	5.70%	10.27%	8.71%	1.45%	3.17%
New York	0.69%	0.74%	2.55%	3.89%	3.98%	1.00%	0.82%
Pennsylvania	1.00%	0.69%	7.62%	5.18%	6.47%	1.89%	2.22%
East North Central:							
Illinois	2.03%	1.66%	5.69%	8.34%	7.46%	2.84%	2.13%
Indiana	1.49%	1.24%	6.59%	6.29%	6.35%	2.46%	2.24%
Michigan	3.56%	4.85%	3.91%	4.76%	3.92%	2.14%	7.75%
Ohio	0.87%	0.85%	3.04%	4.64%	4.11%	1.10%	1.42%
Wisconsin	2.09%	1.80%	6.80%	7.65%	6.69%	1.37%	2.58%
West North Central:							
Iowa	1.84%	1.87%	4.10%	9.37%	5.42%	1.28%	3.30%
Kansas	1.30%	1.32%	5.27%	9.27%	4.04%	1.70%	1.62%
Minnesota	2.09%	0.75%	6.55%	4.34%	7.30%	2.24%	3.10%
Missouri	0.97%	1.07%	4.20%	9.67%	4.61%	2.33%	5.03%
Nebraska	2.01%	2.46%	3.43%	6.79%	4.65%	2.15%	2.32%
North Dakota	1.39%	1.01%	4.96%	5.97%	3.47%	2.61%	1.10%
South Dakota	1.82%	2.03%	6.64%	5.41%	3.34%	2.52%	3.50%
South Atlantic:							
Delaware	1.42%	0.99%	5.23%	10.36%	10.91%	2.60%	3.18%
District of Columbia	0.35%	0.36%	9.29%	7.84%	10.90%	0.46%	0.82%
Florida	2.22%	3.10%	3.74%	9.78%	6.40%	1.58%	3.97%
Georgia	1.18%	0.84%	7.24%	7.47%	3.98%	2.51%	1.59%
Maryland	1.66%	0.79%	4.80%	5.82%	8.42%	1.78%	2.23%
North Carolina	0.77%	0.95%	6.94%	5.14%	5.69%	1.26%	3.14%
South Carolina	1.32%	1.43%	6.84%	3.77%	4.14%	2.51%	1.52%
Virginia	1.89%	0.73%	5.79%	7.11%	7.36%	0.54%	1.87%
West Virginia	1.81%	2.28%	5.00%	7.37%	6.55%	1.83%	1.45%

East South Central:							
Alabama	1.19%	1.86%	9.80%	10.11%	4.27%	2.50%	1.53%
Kentucky	2.04%	1.65%	6.35%	11.22%	5.58%	2.59%	4.08%
Mississippi	1.98%	1.79%	8.73%	6.95%	3.67%	2.18%	1.94%
Tennessee	1.54%	1.43%	10.19%	10.54%	6.38%	1.66%	1.24%
West South Central:							
Arkansas	1.90%	2.61%	8.58%	10.91%	5.08%	1.69%	2.06%
Louisiana	1.56%	1.31%	12.34%	6.84%	6.19%	2.76%	2.72%
Oklahoma	3.13%	3.91%	12.19%	9.59%	5.73%	2.92%	1.43%
Texas	1.06%	1.12%	6.33%	7.35%	4.57%	1.14%	1.40%
Mountain:							
Arizona	1.53%	1.00%	5.89%	7.58%	6.55%	1.93%	1.55%
Colorado	1.18%	0.54%	5.38%	10.87%	6.22%	1.77%	0.86%
Idaho	1.84%	1.86%	3.60%	7.56%	4.12%	2.11%	3.37%
Montana	2.27%	2.04%	7.10%	7.73%	3.07%	1.86%	9.19%
Nevada	1.43%	1.71%	6.66%	7.25%	4.38%	1.61%	2.52%
New Mexico	2.57%	3.86%	4.18%	7.06%	4.98%	4.03%	3.51%
Utah	2.54%	1.85%	6.43%	7.05%	7.13%	2.60%	3.15%
Wyoming	2.55%	3.04%	4.85%	6.26%	3.46%	2.79%	10.03%
Pacific:							
Alaska	1.75%	3.11%	5.77%	9.80%	7.51%	1.92%	4.61%
California	1.20%	0.91%	3.43%	5.37%	2.40%	1.01%	1.60%
Hawaii	0.43%	0.20%	2.97%	7.02%	1.67%	0.31%	1.34%
Oregon	1.32%	0.62%	10.96%	4.96%	5.56%	1.61%	1.42%
Washington	1.98%	1.93%	7.52%	6.65%	7.72%	2.10%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.a(2003) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	78.5%	87.0%	66.7%	44.2%	55.8%	84.2%	80.0%
New England:							
Connecticut	79.5%	86.8%	65.3%	48.2%	54.5%	81.6%	83.6%
Maine	79.7%	87.7%	61.0%	59.1%	58.8%	86.5%	81.8%
Massachusetts	74.9%	85.1%	63.7%	47.6%	43.6%	80.0%	74.7%
New Hampshire	78.6%	90.1%	63.4%	39.2%	43.8%	86.2%	73.0%
Rhode Island	76.3%	85.4%	64.0%	38.0%	50.3%	84.3%	81.2%
Vermont	77.0%	88.7%	57.3%	45.6%	58.7%	77.3%	83.1%
Middle Atlantic:							
New Jersey	77.7%	85.6%	69.9%	46.2%	58.9%	81.4%	78.9%
New York	79.4%	85.5%	69.3%	55.3%	57.4%	82.6%	82.0%
Pennsylvania	75.6%	88.6%	65.7%	41.1%	48.8%	80.6%	83.2%
East North Central:							
Illinois	80.3%	88.1%	68.7%	34.4%	65.1%	84.4%	76.8%
Indiana	79.9%	89.7%	62.8%	45.6%	57.1%	85.3%	80.6%
Michigan	77.2%	87.5%	62.5%	37.0%	49.2%	82.5%	82.3%
Ohio	78.4%	88.3%	64.1%	39.0%	48.4%	83.6%	85.0%
Wisconsin	78.7%	85.4%	63.4%	58.7%	49.0%	84.2%	83.8%
West North Central:							
Iowa	78.6%	91.7%	65.9%	41.0%	51.2%	87.7%	84.8%
Kansas	79.1%	85.1%	69.0%	42.6%	63.8%	83.3%	82.3%
Minnesota	77.9%	86.5%	69.3%	51.7%	47.4%	79.2%	85.7%
Missouri	76.5%	84.3%	60.5%	36.5%	64.2%	82.9%	71.6%
Nebraska	71.3%	79.5%	61.1%	35.7%	51.3%	77.4%	75.8%
North Dakota	73.1%	85.3%	69.3%	46.8%	46.4%	81.8%	81.9%
South Dakota	75.3%	86.3%	71.3%	34.2%	47.2%	84.5%	81.4%
South Atlantic:							
Delaware	77.4%	83.5%	61.4%	34.5%	59.8%	78.9%	79.4%
District of Columbia	82.7%	87.7%	58.0%	67.8%	68.0%	83.9%	83.7%
Florida	82.0%	87.3%	77.9%	59.2%	69.2%	89.2%	80.3%
Georgia	77.7%	87.6%	70.2%	36.8%	52.7%	87.2%	79.5%
Maryland	78.8%	86.5%	70.0%	43.6%	52.8%	83.7%	79.3%
North Carolina	79.0%	89.0%	55.8%	43.1%	58.4%	85.9%	76.1%
South Carolina	78.1%	87.6%	61.7%	43.2%	55.2%	84.7%	81.8%
Virginia	79.4%	88.2%	67.6%	52.7%	51.8%	87.3%	80.1%
West Virginia	81.5%	86.7%	74.2%	42.5%	66.8%	88.9%	80.5%

East South Central:							
Alabama	76.5%	80.8%	68.5%	54.8%	66.5%	85.8%	68.9%
Kentucky	77.5%	83.9%	64.9%	60.6%	66.8%	85.2%	72.7%
Mississippi	75.8%	82.3%	66.8%	38.2%	61.9%	82.4%	77.6%
Tennessee	81.2%	89.1%	65.8%	38.8%	55.0%	89.6%	81.3%
West South Central:							
Arkansas	76.3%	83.7%	59.3%	57.0%	62.2%	84.1%	75.1%
Louisiana	78.2%	83.8%	67.5%	61.6%	58.9%	87.8%	79.4%
Oklahoma	76.3%	85.1%	60.8%	37.8%	50.5%	90.3%	72.4%
Texas	77.2%	89.1%	60.1%	33.4%	57.9%	86.7%	75.4%
Mountain:							
Arizona	76.8%	84.3%	68.1%	37.5%	56.0%	81.9%	78.4%
Colorado	78.3%	87.1%	72.7%	45.7%	39.3%	77.4%	91.1%
Idaho	76.0%	86.8%	72.1%	46.2%	48.1%	81.9%	83.1%
Montana	71.8%	80.6%	69.2%	37.6%	47.9%	83.3%	74.6%
Nevada	75.4%	82.4%	70.1%	34.0%	47.3%	79.4%	81.2%
New Mexico	74.7%	86.9%	57.2%	35.3%	52.4%	84.0%	77.5%
Utah	69.5%	79.8%	67.1%	30.5%	42.9%	76.9%	75.0%
Wyoming	80.7%	88.9%	69.2%	32.1%	52.1%	86.6%	88.5%
Pacific:							
Alaska	72.4%	82.5%	61.2%	26.8% *	36.2%	79.9%	73.8%
California	80.7%	89.0%	68.1%	36.2%	55.9%	85.8%	82.6%
Hawaii	80.2%	85.1%	75.4%	53.9%	66.2%	83.1%	83.3%
Oregon	82.0%	88.2%	69.2%	40.0%	54.2%	86.6%	86.0%
Washington	77.1%	84.7%	69.5%	48.3%	56.0%	84.2%	76.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.a(2003) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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%	0.34%	1.29%	2.45%	1.49%	0.43%	1.28%
New England:							
Connecticut	2.24%	2.63%	3.59%	5.08%	4.34%	2.25%	3.48%
Maine	2.22%	1.82%	3.80%	9.74%	3.69%	1.81%	5.33%
Massachusetts	2.25%	2.95%	4.43%	5.60%	8.48%	2.74%	4.28%
New Hampshire	1.82%	1.21%	4.38%	5.73%	3.83%	1.80%	5.55%
Rhode Island	2.63%	2.68%	3.58%	5.93%	7.15%	2.03%	3.00%
Vermont	2.95%	1.65%	3.37%	3.59%	5.63%	3.10%	4.66%
Middle Atlantic:							
New Jersey	2.66%	1.86%	3.54%	8.06%	8.90%	3.37%	5.05%
New York	2.11%	1.24%	4.95%	6.46%	7.52%	2.25%	2.76%
Pennsylvania	1.44%	1.57%	3.72%	3.98%	6.56%	2.06%	1.87%
East North Central:							
Illinois	2.00%	1.61%	3.37%	6.07%	4.23%	1.87%	3.86%
Indiana	1.77%	1.17%	5.08%	6.57%	5.40%	2.12%	2.19%
Michigan	2.39%	1.63%	3.93%	5.28%	4.71%	2.59%	1.95%
Ohio	2.02%	0.80%	1.91%	8.31%	8.17%	1.61%	1.83%
Wisconsin	1.61%	1.59%	4.61%	7.71%	4.31%	0.76%	2.89%
West North Central:							
Iowa	2.47%	1.06%	2.71%	5.53%	4.72%	2.01%	3.78%
Kansas	2.93%	2.35%	6.51%	10.18%	6.30%	2.39%	6.68%
Minnesota	1.97%	1.64%	4.47%	6.19%	7.92%	2.56%	2.84%
Missouri	3.01%	2.20%	3.27%	6.13%	5.13%	3.27%	3.65%
Nebraska	2.41%	3.93%	1.78%	3.03%	3.80%	3.12%	5.34%
North Dakota	2.56%	2.19%	3.29%	5.65%	6.20%	1.54%	5.25%
South Dakota	2.26%	2.05%	3.56%	3.28%	2.67%	2.65%	4.19%
South Atlantic:							
Delaware	2.40%	2.50%	2.10%	7.80%	9.95%	2.93%	4.48%
District of Columbia	1.77%	1.75%	3.48%	10.19%	9.74%	2.71%	3.24%
Florida	2.02%	2.22%	5.25%	6.73%	5.20%	0.95%	2.73%
Georgia	2.42%	1.53%	5.04%	7.10%	7.39%	2.19%	2.60%
Maryland	1.79%	1.40%	5.52%	7.68%	8.88%	1.28%	3.22%
North Carolina	2.18%	1.60%	3.96%	5.86%	4.60%	2.01%	4.63%
South Carolina	2.03%	2.29%	5.13%	5.19%	4.73%	2.48%	3.03%
Virginia	2.39%	1.60%	2.73%	6.70%	3.20%	1.10%	3.93%
West Virginia	2.76%	2.62%	2.62%	5.79%	3.78%	2.35%	3.93%

East South Central:							
Alabama	2.84%	3.42%	8.12%	8.16%	4.37%	2.03%	5.87%
Kentucky	2.37%	2.90%	3.90%	9.91%	4.23%	1.96%	5.26%
Mississippi	2.89%	2.76%	2.24%	8.96%	4.84%	3.52%	3.15%
Tennessee	1.72%	1.23%	7.09%	8.34%	5.96%	1.49%	2.68%
West South Central:							
Arkansas	2.00%	1.56%	5.32%	11.61%	6.29%	1.72%	4.34%
Louisiana	2.21%	1.55%	4.72%	10.42%	6.59%	1.70%	4.18%
Oklahoma	2.90%	2.89%	8.78%	6.40%	5.65%	1.17%	5.28%
Texas	2.45%	0.51%	3.47%	5.53%	4.83%	2.65%	4.83%
Mountain:							
Arizona	1.33%	1.89%	2.19%	4.53%	4.46%	2.02%	2.65%
Colorado	2.34%	2.31%	4.03%	8.86%	8.60%	3.26%	5.44%
Idaho	2.22%	1.02%	5.44%	4.16%	4.32%	2.07%	5.48%
Montana	4.33%	4.32%	3.90%	6.71%	4.88%	3.29%	7.39%
Nevada	2.10%	1.88%	5.99%	7.52%	5.04%	2.55%	3.65%
New Mexico	2.26%	1.32%	5.28%	7.77%	5.01%	1.89%	3.86%
Utah	3.15%	2.99%	3.51%	3.93%	4.35%	3.28%	6.04%
Wyoming	2.54%	1.88%	5.17%	3.65%	4.15%	2.14%	10.05%
Pacific:							
Alaska	3.27%	2.91%	3.70%	9.80% *	9.17%	2.70%	6.91%
California	0.99%	0.70%	3.78%	2.32%	2.91%	0.94%	1.84%
Hawaii	1.72%	2.25%	4.15%	4.98%	3.61%	3.37%	2.69%
Oregon	2.72%	1.47%	8.79%	7.79%	8.22%	1.08%	7.83%
Washington	1.97%	1.64%	2.71%	10.02%	8.46%	1.88%	4.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.a.(1)(2003) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	80.3%	83.6%	70.1%	59.8%	63.0%	81.4%	83.8%
New England:							
Connecticut	79.2%	81.0%	75.4%	63.1%	56.4%	79.2%	84.3%
Maine	76.2%	81.2%	75.1%	39.1%	57.9%	81.1%	76.2%
Massachusetts	79.0%	82.4%	74.3%	61.9%	45.9%	77.6%	85.4%
New Hampshire	78.1%	80.3%	73.5%	62.2%	67.3%	76.5%	84.2%
Rhode Island	81.2%	82.0%	76.5%	80.0%	60.6%	82.5%	88.6%
Vermont	73.4%	75.1%	74.7%	57.6%	56.5%	76.4%	72.1%
Middle Atlantic:							
New Jersey	76.2%	80.0%	67.3%	60.1%	53.6%	76.5%	81.9%
New York	79.9%	85.6%	63.8%	49.6%	55.9%	81.6%	83.5%
Pennsylvania	80.5%	85.4%	73.4%	55.1%	68.6%	82.6%	81.4%
East North Central:							
Illinois	81.7%	83.4%	74.5%	64.3%	65.9%	80.8%	87.0%
Indiana	80.3%	84.3%	74.1%	47.9%	55.8%	81.5%	84.7%
Michigan	82.3%	84.2%	75.8%	69.4%	67.3%	80.9%	88.7%
Ohio	80.0%	84.3%	63.8%	58.6%	64.2%	79.0%	85.2%
Wisconsin	74.5%	74.9%	70.9%	75.3%	58.1%	77.5%	74.4%
West North Central:							
Iowa	77.5%	81.4%	69.9%	55.9%	62.1%	77.0%	86.1%
Kansas	78.0%	80.9%	67.5%	56.8%	61.7%	80.4%	82.6%
Minnesota	80.6%	83.9%	76.3%	63.5%	49.6%	82.7%	82.6%
Missouri	81.1%	83.9%	71.3%	56.3%	58.7%	85.5%	80.4%
Nebraska	76.1%	78.1%	67.2%	72.5%	60.0%	76.0%	83.6%
North Dakota	78.8%	84.4%	60.6%	74.8%	68.4%	77.6%	86.1%
South Dakota	79.3%	80.5%	76.0%	72.3%	65.8%	81.6%	81.4%
South Atlantic:							
Delaware	83.7%	86.4%	68.3%	62.7%	64.5%	82.9%	87.0%
District of Columbia	83.9%	86.2%	69.7%	65.3%	56.5%	82.9%	90.4%
Florida	79.1%	84.2%	57.1%	70.1%	53.3%	79.7%	86.3%
Georgia	81.1%	84.9%	79.7%	41.2%	62.7%	82.5%	84.7%
Maryland	76.5%	79.9%	67.8%	51.4%	50.5%	76.1%	82.9%
North Carolina	83.2%	87.1%	63.2%	59.9%	67.7%	86.0%	83.6%
South Carolina	83.8%	86.7%	70.8%	66.7%	70.1%	83.7%	89.5%
Virginia	76.3%	82.2%	66.8%	45.7%	71.2%	78.2%	74.8%
West Virginia	82.1%	85.3%	68.1%	55.0%	71.5%	84.0%	85.2%

East South Central:							
Alabama	76.3%	78.9%	55.6%	69.2%	66.3%	77.3%	80.8%
Kentucky	81.1%	84.1%	74.9%	68.2%	69.9%	83.8%	83.4%
Mississippi	82.5%	84.4%	82.7%	55.6%	75.4%	82.3%	87.2%
Tennessee	79.7%	83.3%	53.0%	69.6%	59.6%	79.7%	85.4%
West South Central:							
Arkansas	78.3%	79.6%	80.8%	67.1%	56.2%	82.2%	83.4%
Louisiana	75.5%	81.2%	56.2%	54.8%	57.4%	78.7%	80.1%
Oklahoma	83.0%	85.7%	79.7%	53.0%	68.6%	83.1%	86.8%
Texas	82.4%	84.6%	75.1%	62.4%	67.4%	84.0%	86.1%
Mountain:							
Arizona	78.9%	81.8%	69.4%	57.5%	53.7%	77.7%	86.8%
Colorado	74.9%	80.6%	70.4%	35.1% *	74.5%	79.8%	69.0%
Idaho	83.2%	86.0%	75.6%	77.2%	66.8%	85.6%	85.4%
Montana	83.2%	85.6%	71.5%	83.4%	71.6%	83.0%	90.5%
Nevada	81.7%	83.8%	73.2%	66.5%	75.1%	81.0%	84.0%
New Mexico	76.5%	81.2%	63.0%	49.5%	51.2%	79.9%	84.2%
Utah	79.7%	82.3%	74.8%	62.2%	75.3%	79.6%	81.8%
Wyoming	83.3%	85.3%	75.2%	67.0%	73.5%	83.2%	86.5%
Pacific:							
Alaska	86.0%	89.0%	75.1%	63.0%	61.6%	86.4%	90.0%
California	82.2%	83.7%	75.9%	67.8%	69.5%	83.8%	83.0%
Hawaii	86.0%	87.0%	86.5%	74.8%	81.4%	86.0%	88.4%
Oregon	85.9%	87.3%	78.8%	75.9%	70.7%	87.3%	87.8%
Washington	82.1%	87.1%	79.1%	45.6%	54.7%	86.4%	85.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.a.(1)(2003) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.32%	0.36%	1.50%	1.63%	1.62%	0.52%	0.80%
New England:							
Connecticut	1.43%	1.50%	4.44%	7.87%	6.60%	1.34%	3.91%
Maine	2.58%	2.59%	4.01%	11.58%	6.71%	1.19%	7.77%
Massachusetts	2.32%	1.54%	3.22%	6.70%	9.26%	1.67%	2.77%
New Hampshire	1.41%	1.48%	3.76%	5.06%	5.17%	2.10%	2.32%
Rhode Island	1.06%	1.28%	2.03%	4.64%	4.23%	0.86%	2.32%
Vermont	2.78%	3.29%	4.53%	5.82%	5.75%	1.89%	5.99%
Middle Atlantic:							
New Jersey	2.15%	1.46%	5.29%	9.96%	8.95%	3.79%	2.81%
New York	1.04%	0.90%	2.80%	7.43%	6.31%	2.14%	2.39%
Pennsylvania	1.39%	1.20%	4.74%	6.75%	5.87%	1.74%	5.47%
East North Central:							
Illinois	2.03%	2.18%	6.04%	6.32%	6.13%	2.05%	2.51%
Indiana	2.24%	2.00%	5.23%	9.75%	7.34%	2.31%	4.04%
Michigan	1.59%	1.45%	3.90%	6.27%	4.61%	1.36%	2.22%
Ohio	2.02%	0.96%	5.41%	5.79%	4.42%	2.38%	3.22%
Wisconsin	1.75%	2.39%	4.01%	6.68%	6.44%	1.46%	5.34%
West North Central:							
Iowa	2.09%	1.80%	4.06%	7.46%	4.05%	1.71%	5.11%
Kansas	2.06%	2.25%	8.19%	11.32%	7.29%	1.25%	5.41%
Minnesota	1.56%	1.15%	5.34%	7.40%	9.43%	1.11%	1.90%
Missouri	1.64%	1.72%	3.20%	11.08%	6.33%	1.49%	3.20%
Nebraska	1.74%	2.48%	3.08%	5.72%	5.13%	0.97%	2.46%
North Dakota	2.37%	2.20%	5.82%	5.88%	4.54%	2.40%	2.54%
South Dakota	1.26%	1.47%	3.48%	4.68%	4.50%	2.24%	2.77%
South Atlantic:							
Delaware	2.13%	1.38%	3.71%	10.25%	10.34%	1.45%	2.54%
District of Columbia	1.68%	1.73%	5.62%	10.77%	9.41%	2.47%	2.00%
Florida	2.67%	1.70%	6.94%	6.20%	6.42%	1.75%	2.61%
Georgia	2.22%	1.49%	5.66%	7.25%	7.84%	2.79%	2.71%
Maryland	1.98%	1.89%	6.24%	8.31%	8.84%	2.21%	3.95%
North Carolina	1.31%	1.25%	6.49%	4.65%	5.29%	1.48%	2.93%
South Carolina	1.13%	1.13%	5.28%	5.93%	3.13%	2.07%	2.98%
Virginia	1.77%	0.95%	7.23%	8.51%	4.37%	1.75%	3.50%
West Virginia	1.73%	1.33%	3.74%	9.40%	4.08%	1.70%	3.45%

East South Central:							
Alabama	2.77%	2.68%	10.69%	7.35%	3.49%	3.82%	2.60%
Kentucky	1.52%	1.36%	2.66%	10.37%	3.66%	1.26%	2.79%
Mississippi	1.45%	1.39%	5.43%	7.48%	3.51%	1.99%	2.84%
Tennessee	2.38%	1.91%	8.65%	6.91%	6.35%	2.94%	2.64%
West South Central:							
Arkansas	2.61%	2.49%	5.31%	11.68%	7.19%	2.18%	4.15%
Louisiana	3.25%	1.50%	8.19%	8.71%	5.49%	2.43%	4.94%
Oklahoma	1.39%	1.39%	10.26%	7.42%	3.47%	3.07%	1.69%
Texas	0.94%	1.08%	4.70%	5.51%	4.16%	1.11%	1.40%
Mountain:							
Arizona	2.01%	1.36%	5.51%	7.50%	6.74%	1.79%	2.85%
Colorado	2.42%	2.90%	4.75%	14.45% *	4.39%	1.74%	6.44%
Idaho	1.49%	1.39%	6.17%	8.88%	6.25%	1.27%	3.57%
Montana	2.08%	1.16%	5.99%	5.79%	4.72%	1.85%	2.65%
Nevada	1.91%	1.66%	4.39%	7.40%	6.14%	2.66%	2.80%
New Mexico	2.22%	2.03%	4.02%	8.55%	5.12%	2.42%	2.51%
Utah	2.23%	2.04%	4.65%	8.19%	4.65%	2.88%	2.88%
Wyoming	2.11%	2.27%	3.72%	6.76%	4.55%	2.25%	9.73%
Pacific:							
Alaska	1.97%	1.86%	5.83%	10.18%	9.10%	1.71%	2.73%
California	0.95%	1.02%	4.07%	6.14%	2.65%	1.23%	2.89%
Hawaii	1.20%	1.44%	3.99%	5.43%	4.38%	1.52%	1.68%
Oregon	1.82%	1.88%	9.50%	6.51%	5.70%	1.84%	2.49%
Washington	2.83%	1.41%	6.32%	12.40%	11.19%	1.50%	3.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.b(2003) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	63.0%	72.7%	46.8%	26.4%	35.2%	68.5%	67.0%
New England:							
Connecticut	63.0%	70.3%	49.2%	30.4%	30.7%	64.6%	70.4%
Maine	60.7%	71.2%	45.8%	23.1%	34.1%	70.2%	62.4%
Massachusetts	59.2%	70.2%	47.3%	29.5%	20.0% *	62.1%	63.8%
New Hampshire	61.3%	72.3%	46.6%	24.4%	29.5%	65.9%	61.5%
Rhode Island	62.0%	70.1%	48.9%	30.4%	30.5%	69.5%	72.0%
Vermont	56.5%	66.6%	42.8%	26.3%	33.1%	59.0%	59.9%
Middle Atlantic:							
New Jersey	59.3%	68.4%	47.0%	27.8%	31.6%	62.2%	64.6%
New York	63.5%	73.1%	44.3%	27.5%	32.1%	67.5%	68.4%
Pennsylvania	60.9%	75.6%	48.2%	22.7%	33.4%	66.6%	67.7%
East North Central:							
Illinois	65.6%	73.5%	51.2%	22.1%	42.9%	68.1%	66.9%
Indiana	64.2%	75.6%	46.6%	21.8%	31.9%	69.5%	68.2%
Michigan	63.5%	73.7%	47.4%	25.7%	33.1%	66.8%	73.0%
Ohio	62.7%	74.5%	40.9%	22.9%	31.0%	66.0%	72.4%
Wisconsin	58.6%	64.0%	45.0%	44.2%	28.5%	65.3%	62.4%
West North Central:							
Iowa	60.9%	74.6%	46.1%	22.9%	31.8%	67.5%	73.0%
Kansas	61.7%	68.9%	46.6%	24.2%	39.3%	66.9%	68.0%
Minnesota	62.8%	72.6%	52.9%	32.8%	23.5%	65.5%	70.8%
Missouri	62.0%	70.8%	43.1%	20.6%	37.7%	70.9%	57.6%
Nebraska	54.2%	62.1%	41.1%	25.9%	30.8%	58.8%	63.4%
North Dakota	57.7%	72.0%	42.0%	35.0%	31.7%	63.5%	70.5%
South Dakota	59.7%	69.5%	54.1%	24.7%	31.1%	69.0%	66.3%
South Atlantic:							
Delaware	64.8%	72.2%	42.0%	21.6%	38.6%	65.4%	69.1%
District of Columbia	69.4%	75.5%	40.4%	44.3%	38.5%	69.6%	75.7%
Florida	64.8%	73.5%	44.5%	41.5%	36.9%	71.1%	69.3%
Georgia	63.0%	74.3%	56.0%	15.2%	33.1%	72.0%	67.3%
Maryland	60.3%	69.1%	47.4%	22.4%	26.7%	63.7%	65.8%
North Carolina	65.8%	77.5%	35.2%	25.9%	39.5%	73.9%	63.6%
South Carolina	65.4%	76.0%	43.7%	28.8%	38.7%	70.9%	73.2%
Virginia	60.5%	72.5%	45.2%	24.1%	36.9%	68.3%	59.9%
West Virginia	66.9%	74.0%	50.5%	23.4%	47.8%	74.7%	68.6%

East South Central:							
Alabama	58.4%	63.7%	38.1%	37.9%	44.1%	66.3%	55.7%
Kentucky	62.8%	70.6%	48.6%	41.3%	46.7%	71.4%	60.7%
Mississippi	62.5%	69.5%	55.3%	21.2%	46.7%	67.8%	67.7%
Tennessee	64.7%	74.2%	34.8%	27.0%	32.7%	71.4%	69.4%
West South Central:							
Arkansas	59.8%	66.6%	47.9%	38.2%	35.0%	69.1%	62.6%
Louisiana	59.1%	68.0%	37.9%	33.7%	33.8%	69.1%	63.6%
Oklahoma	63.4%	72.9%	48.4%	20.0%	34.6%	75.1%	62.8%
Texas	63.6%	75.4%	45.1%	20.8%	39.0%	72.8%	64.9%
Mountain:							
Arizona	60.6%	68.9%	47.2%	21.5%	30.1%	63.6%	68.0%
Colorado	58.7%	70.2%	51.2%	16.0%	29.3%	61.7%	62.9%
Idaho	63.2%	74.6%	54.5%	35.7%	32.1%	70.0%	71.0%
Montana	59.8%	69.0%	49.4%	31.3%	34.3%	69.1%	67.5%
Nevada	61.6%	69.0%	51.3%	22.6%	35.5%	64.3%	68.2%
New Mexico	57.1%	70.6%	36.0%	17.5%	26.8%	67.1%	65.3%
Utah	55.4%	65.6%	50.2%	19.0%	32.3%	61.2%	61.3%
Wyoming	67.3%	75.9%	52.1%	21.5%	38.3%	72.1%	76.6%
Pacific:							
Alaska	62.3%	73.4%	45.9%	16.9% *	22.3% *	69.1%	66.5%
California	66.4%	74.5%	51.7%	24.5%	38.8%	71.9%	68.5%
Hawaii	68.9%	74.1%	65.2%	40.3%	53.9%	71.5%	73.6%
Oregon	70.4%	76.9%	54.5%	30.4%	38.3%	75.5%	75.5%
Washington	63.3%	73.8%	54.9%	22.0% *	30.6%	72.7%	65.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.b(2003) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.35%	0.34%	1.21%	1.47%	1.13%	0.48%	1.16%
New England:							
Connecticut	1.95%	2.24%	4.35%	4.51%	2.96%	1.77%	4.77%
Maine	2.49%	2.91%	4.03%	2.73%	2.74%	1.87%	7.59%
Massachusetts	2.40%	2.22%	4.49%	3.29%	6.53% *	2.75%	4.38%
New Hampshire	1.31%	1.37%	4.37%	3.44%	3.21%	1.96%	5.10%
Rhode Island	2.59%	2.79%	3.05%	5.88%	4.23%	2.02%	3.35%
Vermont	2.66%	2.78%	3.48%	2.65%	2.75%	2.62%	5.92%
Middle Atlantic:							
New Jersey	3.06%	1.93%	2.21%	6.13%	6.97%	3.20%	5.59%
New York	2.03%	1.50%	3.34%	3.49%	4.51%	3.26%	3.09%
Pennsylvania	2.02%	1.78%	3.36%	2.20%	4.30%	2.25%	5.14%
East North Central:							
Illinois	2.61%	2.83%	5.15%	4.19%	3.91%	2.85%	3.06%
Indiana	2.42%	1.95%	6.22%	4.77%	4.16%	3.25%	3.54%
Michigan	2.02%	1.86%	4.04%	3.16%	2.14%	2.41%	3.03%
Ohio	2.37%	1.01%	3.91%	3.97%	5.12%	1.46%	3.69%
Wisconsin	1.44%	1.74%	4.31%	6.90%	3.35%	1.57%	3.06%
West North Central:							
Iowa	3.01%	2.05%	2.59%	2.89%	2.53%	2.48%	5.45%
Kansas	2.43%	3.14%	6.18%	4.30%	5.76%	2.23%	7.24%
Minnesota	1.00%	1.67%	5.63%	3.59%	5.59%	2.34%	2.88%
Missouri	2.59%	2.03%	3.02%	5.55%	5.85%	3.54%	4.43%
Nebraska	1.77%	3.34%	1.96%	3.12%	3.41%	2.67%	4.31%
North Dakota	2.85%	2.38%	3.84%	5.57%	4.63%	2.33%	5.89%
South Dakota	1.99%	2.26%	2.50%	2.72%	2.62%	3.38%	3.30%
South Atlantic:							
Delaware	3.16%	2.91%	2.57%	4.31%	6.36%	3.13%	5.39%
District of Columbia	2.56%	2.25%	4.45%	9.76%	6.84%	3.87%	3.74%
Florida	2.44%	2.25%	4.17%	6.03%	5.00%	2.18%	3.23%
Georgia	2.89%	2.08%	5.50%	2.13%	4.86%	3.19%	2.68%
Maryland	1.90%	2.18%	4.07%	2.87%	4.65%	2.04%	5.14%
North Carolina	2.22%	1.72%	5.67%	3.10%	5.02%	2.44%	4.69%
South Carolina	2.00%	2.29%	4.25%	3.84%	4.28%	3.08%	4.34%
Virginia	2.04%	1.82%	4.27%	1.90%	1.86%	2.04%	4.43%
West Virginia	2.90%	2.75%	3.38%	3.44%	3.65%	2.73%	5.31%

East South Central:							
Alabama	2.89%	3.64%	8.17%	5.83%	4.42%	3.73%	4.84%
Kentucky	2.60%	2.97%	2.92%	7.61%	4.61%	2.16%	5.37%
Mississippi	2.63%	2.52%	4.10%	4.33%	3.46%	3.08%	4.30%
Tennessee	1.89%	1.79%	5.13%	3.57%	4.97%	3.27%	2.24%
West South Central:							
Arkansas	2.43%	2.54%	4.73%	9.05%	3.40%	2.11%	4.95%
Louisiana	2.81%	1.65%	7.24%	7.42%	6.43%	2.95%	5.39%
Oklahoma	2.75%	2.76%	6.78%	4.84%	4.21%	3.39%	4.75%
Texas	2.22%	1.22%	4.10%	2.84%	4.16%	2.25%	4.77%
Mountain:							
Arizona	2.17%	2.24%	3.55%	2.53%	3.95%	2.18%	3.90%
Colorado	1.84%	2.54%	4.38%	3.18%	7.74%	2.39%	4.52%
Idaho	2.05%	1.50%	6.35%	4.79%	3.93%	1.81%	5.01%
Montana	4.05%	4.28%	4.76%	7.20%	4.23%	2.99%	8.04%
Nevada	2.73%	2.39%	3.84%	2.13%	5.05%	2.83%	4.74%
New Mexico	2.81%	1.75%	3.64%	2.51%	2.81%	2.53%	4.60%
Utah	3.45%	3.15%	4.42%	3.00%	3.41%	3.55%	6.85%
Wyoming	3.19%	3.06%	4.26%	1.64%	4.11%	2.69%	9.34%
Pacific:							
Alaska	3.49%	3.14%	4.80%	6.51% *	8.59% *	3.36%	6.70%
California	1.22%	1.22%	3.71%	2.70%	2.08%	1.33%	2.88%
Hawaii	2.22%	2.32%	4.97%	5.73%	3.80%	3.65%	3.12%
Oregon	2.79%	1.84%	8.31%	5.02%	5.68%	2.07%	7.67%
Washington	2.46%	2.26%	5.46%	8.07% *	5.47%	2.44%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.b.(1)(2003) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	56.1%	56.1%	54.6%	57.6%	40.6%	42.1%	80.9%
New England:							
Connecticut	57.3%	56.1%	61.8%	62.3%	39.9%	43.6%	87.0%
Maine	53.8%	53.0%	59.2%	55.0%	48.0%	33.4%	89.0%
Massachusetts	44.6%	45.8%	39.8%	40.1%	42.7% *	25.2%	72.4%
New Hampshire	54.7%	53.1%	69.3%	29.9% *	18.4% *	45.3%	82.3%
Rhode Island	38.0%	37.6%	36.6%	45.7%	38.8%	19.1%	72.2%
Vermont	53.4%	54.2%	49.5%	51.6%	59.5%	43.2%	72.4%
Middle Atlantic:							
New Jersey	52.6%	54.0%	52.8%	33.2% *	23.3% *	45.5%	68.5%
New York	46.1%	46.2%	26.8%	66.8%	50.5%	36.5%	64.4%
Pennsylvania	44.5%	46.4%	50.4%	15.6% *	27.1% *	30.3%	74.7%
East North Central:							
Illinois	58.6%	57.6%	76.6%	37.7%	42.1%	45.9%	85.1%
Indiana	69.8%	70.1%	70.7%	61.9%	36.5% *	56.7%	93.1%
Michigan	59.1%	62.1%	37.3%	57.7%	37.1% *	42.4%	88.8%
Ohio	60.9%	62.9%	60.9%	22.4% *	46.5%	39.3%	87.9%
Wisconsin	59.6%	58.5%	52.7%	73.5%	46.4%	47.3%	80.3%
West North Central:							
Iowa	64.6%	66.2%	61.2%	51.6%	44.8%	54.2%	89.2%
Kansas	57.5%	58.8%	51.1%	47.3%	33.5%	45.3%	89.3%
Minnesota	57.9%	57.8%	37.6%	71.6%	59.4%	41.7%	85.6%
Missouri	63.0%	61.7%	71.9%	49.2%	37.5%	56.6%	79.6%
Nebraska	59.1%	60.4%	49.3%	66.1%	52.5%	48.1%	76.7%
North Dakota	56.3%	55.2%	48.1%	69.3%	27.4%	43.6%	87.3%
South Dakota	53.4%	55.5%	51.8%	33.4% *	16.9% *	48.8%	91.7%
South Atlantic:							
Delaware	63.0%	63.3%	65.4%	39.2% *	63.6%	32.2%	84.9%
District of Columbia	54.3%	53.9%	62.2%	41.7%	40.5% *	34.5%	90.2%
Florida	60.1%	59.2%	47.4%	81.7%	21.9%	39.5%	85.8%
Georgia	60.8%	58.3%	78.6%	67.0%	50.9%	37.7%	84.5%
Maryland	57.8%	55.8%	72.2%	65.5%	45.4%	43.0%	83.9%
North Carolina	67.8%	69.0%	54.5%	63.6%	60.8%	60.8%	90.7%
South Carolina	66.8%	68.0%	39.6% *	73.1%	48.5%	53.9%	91.0%
Virginia	48.9%	49.2%	34.9%	66.7%	44.5%	32.6%	75.8%
West Virginia	58.9%	58.7%	67.9%	37.4% *	40.6%	53.7%	77.3%

East South Central:							
Alabama	58.7%	58.0%	26.9% *	86.0%	29.6%	51.0%	87.7%
Kentucky	57.9%	56.3%	47.6%	83.1%	42.0%	49.1%	84.0%
Mississippi	62.2%	62.4%	61.0%	60.0%	60.7%	48.6%	80.9%
Tennessee	65.5%	65.7%	69.9%	55.5%	38.1%	49.0%	93.2%
West South Central:							
Arkansas	60.2%	57.6%	55.2%	87.2%	25.2%	45.7%	89.9%
Louisiana	54.8%	54.1%	15.9% *	78.3%	18.3% *	47.0%	77.7%
Oklahoma	55.6%	55.3%	50.5%	71.6%	41.9%	46.6%	69.4%
Texas	64.3%	64.4%	64.6%	63.8%	49.3%	52.3%	86.3%
Mountain:							
Arizona	58.6%	62.1%	33.2%	54.4%	36.2% *	41.5%	80.5%
Colorado	56.7%	55.5%	70.9%	35.9% *	40.2% *	42.1%	80.0%
Idaho	60.0%	59.0%	65.1%	60.4%	31.4%	40.5%	89.6%
Montana	50.0%	49.6%	48.2%	56.8%	27.2%	44.8%	69.4%
Nevada	63.0%	60.5%	83.6%	67.1%	48.8%	41.9%	88.1%
New Mexico	48.5%	46.6%	65.1%	25.8% *	23.4% *	39.1%	72.5%
Utah	54.8%	54.3%	54.1%	62.3%	46.8%	47.3%	72.4%
Wyoming	65.2%	66.3%	60.0%	52.8%	41.4%	49.3%	90.5%
Pacific:							
Alaska	51.9%	52.3%	56.5%	25.0%	34.1% *	31.5%	91.9%
California	49.9%	49.2%	59.1%	47.1%	42.7%	36.5%	73.5%
Hawaii	26.0%	23.3%	43.6%	27.9%	26.7%	24.8%	28.5% *
Oregon	43.0%	41.1%	57.9%	49.1%	46.7%	24.8%	79.4%
Washington	48.4%	49.2%	38.9% *	53.0%	32.3% *	34.9%	77.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.b.(1)(2003) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.75%	0.55%	3.00%	4.66%	2.17%	0.79%	1.57%
New England:							
Connecticut	4.16%	4.94%	11.39%	16.11%	11.59%	5.45%	9.28%
Maine	5.75%	7.23%	10.51%	14.08%	11.45%	5.05%	4.46%
Massachusetts	5.27%	6.65%	11.78%	11.29%	13.79% *	4.24%	7.34%
New Hampshire	5.47%	5.73%	9.92%	10.28% *	10.24% *	7.37%	7.79%
Rhode Island	4.28%	4.78%	8.76%	10.50%	6.64%	5.39%	6.81%
Vermont	3.38%	3.49%	10.66%	12.12%	15.43%	2.68%	7.89%
Middle Atlantic:							
New Jersey	5.28%	7.16%	8.27%	10.62% *	13.93% *	3.42%	9.66%
New York	2.97%	3.85%	7.26%	10.09%	8.88%	3.67%	5.12%
Pennsylvania	3.30%	4.14%	12.36%	9.94% *	9.90% *	5.32%	5.04%
East North Central:							
Illinois	4.85%	5.07%	10.30%	10.99%	11.23%	5.66%	5.34%
Indiana	2.47%	2.95%	12.90%	11.98%	11.27% *	3.34%	2.21%
Michigan	3.77%	5.01%	11.15%	11.85%	12.37% *	4.65%	5.61%
Ohio	2.63%	3.17%	8.64%	12.15% *	8.89%	2.86%	3.19%
Wisconsin	3.41%	2.94%	10.91%	14.95%	9.32%	4.76%	6.65%
West North Central:							
Iowa	2.36%	2.89%	10.19%	12.32%	7.29%	5.38%	3.61%
Kansas	5.91%	6.78%	12.14%	13.32%	6.99%	6.59%	5.28%
Minnesota	3.72%	3.68%	9.51%	7.43%	12.61%	4.57%	10.01%
Missouri	4.16%	3.46%	10.67%	12.98%	9.59%	6.24%	9.85%
Nebraska	4.63%	5.60%	11.21%	11.82%	9.98%	6.05%	7.62%
North Dakota	2.51%	3.45%	10.47%	14.99%	7.82%	5.85%	5.56%
South Dakota	4.44%	6.38%	9.35%	10.66% *	5.79% *	6.40%	8.15%
South Atlantic:							
Delaware	8.30%	9.72%	11.40%	12.30% *	14.00%	6.54%	8.28%
District of Columbia	5.62%	6.96%	14.40%	12.50%	12.33% *	4.47%	11.53%
Florida	5.73%	5.49%	9.65%	16.87%	5.89%	3.80%	7.55%
Georgia	4.69%	4.44%	17.38%	14.63%	12.42%	5.97%	5.48%
Maryland	3.16%	3.62%	15.22%	12.70%	12.12%	5.03%	5.29%
North Carolina	3.58%	3.44%	13.11%	13.82%	9.26%	4.67%	3.52%
South Carolina	3.42%	4.65%	13.32% *	13.49%	9.20%	5.87%	4.87%
Virginia	2.95%	3.14%	8.20%	10.20%	9.54%	3.98%	5.31%
West Virginia	5.28%	6.13%	11.05%	11.23% *	8.06%	7.08%	7.42%

East South Central:							
Alabama	4.86%	4.80%	11.87% *	13.56%	7.20%	6.37%	7.04%
Kentucky	3.97%	4.31%	8.99%	19.39%	9.07%	4.55%	7.95%
Mississippi	3.91%	4.28%	15.53%	12.94%	5.97%	4.61%	6.43%
Tennessee	3.51%	3.97%	14.14%	12.14%	10.87%	5.35%	4.67%
West South Central:							
Arkansas	4.47%	4.53%	12.96%	21.99%	5.26%	4.31%	4.61%
Louisiana	4.27%	3.11%	10.98% *	16.41%	10.11% *	4.40%	7.16%
Oklahoma	4.83%	4.81%	12.97%	17.27%	10.51%	4.53%	9.00%
Texas	1.83%	1.62%	11.66%	9.84%	7.99%	2.29%	3.29%
Mountain:							
Arizona	3.43%	4.36%	8.69%	12.33%	11.63% *	5.42%	6.45%
Colorado	5.00%	4.23%	15.51%	11.27% *	12.11% *	5.32%	7.70%
Idaho	5.38%	7.81%	13.30%	13.17%	8.92%	6.73%	5.56%
Montana	5.55%	6.12%	9.38%	14.02%	7.01%	6.95%	10.19%
Nevada	4.14%	4.99%	16.05%	11.65%	10.75%	4.00%	5.90%
New Mexico	5.69%	6.06%	9.72%	13.80% *	11.21% *	6.72%	6.72%
Utah	6.77%	6.47%	12.08%	15.46%	11.96%	6.48%	9.95%
Wyoming	4.34%	5.01%	11.58%	13.45%	11.39%	5.31%	11.18%
Pacific:							
Alaska	2.97%	4.41%	13.50%	7.18%	12.36% *	4.86%	7.82%
California	3.11%	3.45%	7.92%	8.47%	5.77%	2.43%	5.53%
Hawaii	4.49%	4.18%	12.12%	7.86%	6.04%	4.46%	8.65% *
Oregon	4.38%	4.77%	15.19%	11.62%	10.09%	4.34%	6.61%
Washington	3.38%	3.24%	13.16% *	15.49%	10.50% *	4.13%	5.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.c(2003) Percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2003

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	59.7%	60.4%	58.9%	56.3%	41.5%	50.4%	81.5%
New England:							
Connecticut	67.7%	69.9%	61.1%	65.1%	62.2%	62.5%	80.6%
Maine	56.5%	58.0%	49.9%	55.9%	46.2%	46.4%	77.1%
Massachusetts	63.3%	67.8%	51.0%	56.3%	29.8% *	52.8%	86.2%
New Hampshire	48.8%	55.1%	36.2%	35.1% *	21.1% *	44.4%	67.2%
Rhode Island	60.3%	65.1%	62.1%	30.5% *	46.3%	50.7%	89.0%
Vermont	44.9%	48.2%	31.1% *	44.2%	31.6%	29.3%	81.0%
Middle Atlantic:							
New Jersey	63.4%	64.6%	70.0%	45.1%	35.1% *	53.9%	88.4%
New York	67.1%	68.4%	69.9%	58.5%	61.9%	61.7%	79.9%
Pennsylvania	58.0%	62.9%	49.5%	48.1%	42.2%	49.1%	83.5%
East North Central:							
Illinois	66.4%	67.9%	69.3%	51.9%	48.4%	56.9%	88.5%
Indiana	54.1%	52.6%	71.3%	43.5%	25.8% *	42.3%	79.8%
Michigan	63.4%	68.6%	52.2%	47.3%	37.6%	50.0%	97.5%
Ohio	48.6%	47.6%	55.4%	45.6%	43.7%	37.0%	65.1%
Wisconsin	48.3%	47.4%	49.2%	51.8%	25.7% *	31.1%	82.2%
West North Central:							
Iowa	52.9%	56.7%	42.5%	48.4%	45.4%	50.5%	63.5%
Kansas	50.4%	50.1%	43.7%	64.7%	28.1% *	46.1%	74.1%
Minnesota	52.5%	54.6%	54.6%	44.6%	38.8% *	41.5%	77.5%
Missouri	54.6%	57.5%	51.7%	28.8% *	24.2% *	43.2%	80.7%
Nebraska	46.9%	49.5%	40.5%	40.7%	32.4%	37.3%	71.2%
North Dakota	30.0%	32.4%	11.2% *	38.5% *	1.9% *	25.7%	62.3%
South Dakota	25.8%	33.1%	16.7% *	4.0% *	2.4% *	18.8%	79.3%
South Atlantic:							
Delaware	65.7%	70.6%	60.6%	16.1% *	50.4%	57.8%	74.5%
District of Columbia	75.3%	78.4%	56.9%	74.3%	77.2%	69.5%	85.7%
Florida	69.5%	71.3%	49.1%	81.6%	42.5%	59.0%	88.4%
Georgia	65.3%	66.5%	82.4%	46.1%	38.0% *	51.5%	88.4%
Maryland	61.7%	60.6%	74.6%	55.9%	50.1%	53.8%	79.0%
North Carolina	48.7%	47.9%	46.4%	55.2%	26.9%	40.6%	83.1%
South Carolina	51.5%	51.1%	58.2%	49.9%	37.7%	41.6%	74.2%
Virginia	61.0%	58.2%	64.8%	69.5%	48.7%	52.4%	78.3%
West Virginia	41.4%	42.1%	43.3% *	32.1% *	22.1% *	31.5%	71.5%

East South Central:							
Alabama	41.7%	35.8%	57.9%	68.8%	18.1% *	31.4%	72.8%
Kentucky	51.7%	48.6%	51.3%	66.6%	37.3%	49.1%	66.8%
Mississippi	36.8%	35.2%	43.5%	43.5%	30.3%	27.9%	53.3%
Tennessee	57.3%	57.2%	61.3%	53.9%	42.0%	46.8%	77.6%
West South Central:							
Arkansas	50.2%	48.3%	46.2%	63.6%	12.1% *	43.0%	80.0%
Louisiana	49.6%	44.8%	43.0%	70.4%	31.9%	36.9%	76.5%
Oklahoma	57.1%	58.3%	42.5%	61.3%	42.3%	48.1%	71.9%
Texas	60.6%	58.5%	70.6%	65.7%	51.0%	45.6%	84.8%
Mountain:							
Arizona	61.8%	63.1%	57.1%	58.9%	39.0%	47.5%	86.2%
Colorado	55.2%	57.3%	51.4%	49.8%	39.7% *	36.4%	87.1%
Idaho	45.6%	47.0%	54.3%	34.2%	13.6%	31.3%	78.8%
Montana	31.5%	31.3%	39.7%	24.3% *	15.5% *	30.1%	48.2%
Nevada	52.4%	48.2%	82.1%	50.3%	30.9% *	39.5%	74.9%
New Mexico	46.7%	43.6%	59.0%	40.3% *	36.6%	34.6%	74.4%
Utah	64.4%	65.4%	61.4%	63.0%	48.9%	55.8%	92.5%
Wyoming	42.2%	41.9%	51.9%	29.0% *	33.4%	20.3%	74.9%
Pacific:							
Alaska	32.3%	35.6%	26.8% *	20.1% *	19.0% *	25.9%	49.2%
California	70.8%	71.8%	72.1%	63.0%	55.6%	67.1%	82.7%
Hawaii	79.2%	84.3%	72.3%	53.6%	53.7%	81.7%	91.0%
Oregon	47.0%	50.3%	40.0% *	24.4% *	28.6% *	41.6%	66.8%
Washington	54.1%	47.7%	60.5%	78.0%	48.5%	41.4%	77.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.2.c(2003) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.67%	0.36%	2.06%	3.19%	1.55%	0.95%	1.01%
New England:							
Connecticut	4.16%	4.75%	10.84%	16.24%	9.85%	4.14%	10.28%
Maine	4.40%	5.91%	11.23%	12.81%	10.88%	5.85%	7.94%
Massachusetts	5.72%	5.65%	10.87%	11.08%	9.07% *	5.98%	6.81%
New Hampshire	3.72%	4.79%	9.88%	11.42% *	6.89% *	5.57%	10.08%
Rhode Island	3.44%	3.62%	10.36%	10.99% *	11.21%	4.57%	5.53%
Vermont	4.97%	6.04%	9.81% *	9.26%	8.46%	4.00%	7.59%
Middle Atlantic:							
New Jersey	2.00%	5.00%	10.72%	11.31%	16.26% *	5.01%	3.78%
New York	1.81%	2.56%	6.51%	8.68%	9.73%	3.26%	3.63%
Pennsylvania	2.25%	2.61%	9.24%	8.80%	11.64%	3.86%	6.00%
East North Central:							
Illinois	3.59%	3.27%	10.17%	9.90%	10.11%	4.17%	5.38%
Indiana	6.00%	5.27%	14.15%	11.97%	9.30% *	4.84%	6.08%
Michigan	3.43%	5.29%	11.77%	11.14%	10.95%	6.29%	2.70%
Ohio	3.32%	3.49%	10.83%	11.70%	10.83%	5.02%	6.42%
Wisconsin	5.27%	4.58%	9.99%	13.15%	7.95% *	4.04%	8.60%
West North Central:							
Iowa	4.89%	6.33%	10.94%	9.44%	8.96%	7.08%	10.69%
Kansas	4.99%	6.08%	11.91%	14.69%	9.54% *	6.18%	7.57%
Minnesota	2.97%	3.68%	12.44%	7.88%	11.71% *	5.78%	8.56%
Missouri	4.17%	5.82%	12.62%	12.83% *	7.35% *	5.43%	7.15%
Nebraska	5.48%	7.03%	10.20%	9.75%	5.91%	8.55%	9.05%
North Dakota	5.48%	6.34%	5.11% *	11.80% *	1.53% *	7.67%	9.70%
South Dakota	4.00%	5.72%	10.47% *	2.48% *	1.30% *	3.83%	9.55%
South Atlantic:							
Delaware	4.85%	4.87%	11.82%	10.19% *	14.58%	4.28%	6.83%
District of Columbia	3.22%	3.25%	14.94%	17.02%	17.84%	3.69%	4.20%
Florida	4.66%	3.24%	10.02%	11.13%	8.87%	3.48%	4.97%
Georgia	3.43%	3.73%	16.97%	13.70%	11.72% *	4.73%	3.83%
Maryland	2.84%	3.55%	10.62%	14.33%	12.34%	3.99%	5.57%
North Carolina	3.45%	4.21%	12.27%	11.83%	6.78%	5.21%	6.21%
South Carolina	2.66%	4.53%	12.23%	12.26%	6.39%	5.93%	4.73%
Virginia	3.57%	3.48%	11.03%	14.18%	8.71%	4.05%	3.63%
West Virginia	4.01%	4.03%	14.03% *	10.22% *	6.72% *	6.66%	6.47%

East South Central:							
Alabama	4.69%	5.03%	15.42%	16.96%	8.13% *	4.22%	8.20%
Kentucky	5.82%	6.48%	9.82%	15.82%	9.94%	5.90%	9.76%
Mississippi	3.41%	4.73%	11.77%	12.95%	6.66%	6.19%	7.62%
Tennessee	5.24%	5.28%	15.63%	13.97%	9.91%	6.65%	5.77%
West South Central:							
Arkansas	5.56%	6.83%	12.77%	16.37%	4.39% *	7.99%	5.63%
Louisiana	4.56%	4.29%	12.60%	10.62%	8.32%	6.64%	8.40%
Oklahoma	3.99%	4.88%	11.77%	11.88%	11.11%	6.58%	6.64%
Texas	4.09%	5.11%	10.22%	6.91%	8.25%	5.52%	3.59%
Mountain:							
Arizona	4.30%	3.50%	11.62%	11.40%	11.27%	5.79%	5.39%
Colorado	5.36%	5.89%	13.47%	13.81%	12.66% *	4.54%	9.31%
Idaho	5.74%	7.34%	13.60%	9.26%	3.64%	5.30%	12.82%
Montana	4.75%	4.15%	8.64%	9.77% *	5.91% *	6.15%	12.49%
Nevada	5.33%	6.25%	12.86%	12.18%	11.15% *	6.70%	5.80%
New Mexico	5.94%	6.40%	11.17%	13.07% *	10.70%	5.75%	6.76%
Utah	5.76%	4.44%	14.67%	15.56%	12.76%	5.89%	3.79%
Wyoming	5.37%	6.38%	10.05%	11.86% *	9.60%	4.91%	13.68%
Pacific:							
Alaska	4.67%	4.68%	10.97% *	9.26% *	9.49% *	6.90%	10.35%
California	2.16%	2.14%	5.28%	4.44%	3.95%	1.98%	3.70%
Hawaii	1.48%	2.00%	11.85%	14.04%	7.66%	1.53%	3.41%
Oregon	5.29%	5.41%	12.65% *	11.43% *	8.97% *	6.84%	7.14%
Washington	4.12%	4.63%	12.53%	15.60%	13.56%	2.73%	7.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3(2003) Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	87,657,095	74,059,584	9,217,100	4,380,410	11,663,257	46,483,885	29,509,952
New England:							
Connecticut	1,187,361	947,920	203,111	36,330	85,601	734,515	367,244
Maine	365,823	300,007	46,752	19,063	62,475	186,051	117,297
Massachusetts	2,160,555	1,761,496	234,327	164,732	111,925	1,177,459	871,171
New Hampshire	416,153	326,187	70,959	19,007	26,556	276,275	113,321
Rhode Island	320,627	268,044	35,876	16,707	58,136	168,843	93,648
Vermont	191,774	154,930	24,346	12,498 *	18,346	116,736	56,692
Middle Atlantic:							
New Jersey	2,804,581	2,240,339	437,380	126,862	316,057	1,523,070	965,454
New York	5,717,656	4,897,443	496,488	323,725	532,012	3,488,916	1,696,728
Pennsylvania	3,671,112	2,954,583	432,000	284,529	482,168	2,034,931	1,154,013
East North Central:							
Illinois	4,206,330	3,667,848	367,475	171,007	412,321	2,511,774	1,282,235
Indiana	1,873,979	1,557,520	219,952	96,506	200,898	1,001,841	671,240
Michigan	3,202,653	2,717,658	337,985	147,010	362,711	1,648,563	1,191,380
Ohio	3,601,850	2,968,403	464,706	168,742	463,894	1,714,659	1,423,298
Wisconsin	1,834,054	1,542,164	204,019	87,870	275,660	946,014	612,379
West North Central:							
Iowa	897,035	707,908	124,826	64,301	153,362	491,216	252,457
Kansas	836,256	713,137	94,394	28,724	153,431	451,678	231,146
Minnesota	1,767,114	1,487,290	136,319	143,505	104,533	1,072,964	589,617
Missouri	1,857,300	1,514,793	299,469	43,038 *	231,604	975,129	650,567
Nebraska	608,421	482,905	94,019	31,496	116,684	301,829	189,907
North Dakota	180,985	132,977	31,591	16,417	35,985	97,124	47,876
South Dakota	220,188	176,276	27,391	16,521	41,659	138,418	40,112
South Atlantic:							
Delaware	328,964	288,957	32,299	7,708	29,552 *	125,740	173,673
District of Columbia	360,007	317,060	36,706	6,241 *	21,977 *	221,392	116,639
Florida	5,494,898	4,602,242	636,284 *	256,372	829,089	2,289,634	2,376,175
Georgia	2,646,153	2,260,942	254,546 *	130,665	349,578	1,143,005	1,153,570
Maryland	1,661,640	1,419,197	155,105	87,338	119,526	986,967	555,147
North Carolina	2,631,584	2,257,909	220,978	152,696	380,899	1,618,178	632,507
South Carolina	1,121,303	965,892	88,166	67,245	180,930	575,163	365,210
Virginia	1,992,395	1,628,161	242,772	121,462	284,860	1,075,906	631,628
West Virginia	450,898	392,298	43,571	15,028	107,631	217,225	126,042
East South Central:							
Alabama	1,249,682	1,121,369	78,930	49,382	246,012	642,945	360,725
Kentucky	1,094,286	887,355	143,000	63,931 *	234,799	538,639	320,848
Mississippi	734,420	647,153	53,643	33,624	195,706	318,739	219,975
Tennessee	1,808,680	1,551,460	187,871	69,349	265,268	920,788	622,624
West South Central:							
Arkansas	741,688	620,384	83,892	37,412	170,164	344,603	226,921
Louisiana	1,197,480	1,032,146	96,749	68,585	265,255	590,317	341,907
Oklahoma	973,404	843,186	82,148	48,071	173,387	426,539	373,478
Texas	6,231,680	5,488,050	423,449	320,182	1,141,612	3,024,737	2,065,331

Mountain:							
Arizona	1,560,602	1,315,548	176,746	68,309	189,464	772,396	598,743
Colorado	1,433,097	1,167,083	181,377	84,637	124,480	823,571	485,047
Idaho	361,737	278,681	50,646	32,410	62,602	174,885	124,250
Montana	228,037	179,816	33,869	14,352	55,919	113,779	58,339
Nevada	804,315	692,759	80,244	31,312	91,782	381,086	331,447
New Mexico	433,307	348,193	68,667	16,448	91,925	225,106	116,276
Utah	653,244	528,763	82,585	41,896	100,882	384,104	168,258
Wyoming	133,442	110,536	17,051	5,855	23,540	64,927	44,976
Pacific:							
Alaska	174,070	143,756	22,574	7,741	16,636	106,401	51,033
California	10,147,690	8,831,349	940,255	376,086	1,262,689	5,559,874	3,325,127
Hawaii	353,283	302,858	36,045	14,379	49,136	207,053	97,094
Oregon	1,097,943	944,906	115,743	37,295	134,150	656,623	307,171
Washington	1,635,356	1,371,744	167,805	95,808	217,787	895,561	522,009

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.B.3(2003) Standard error for number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	1,134,959	1,248,801	513,007	198,364	396,243	728,629	839,379
New England:							
Connecticut	103,053	100,626	27,281	6,839	18,684	71,593	69,993
Maine	30,173	28,225	5,998	3,124	8,202	10,043	29,737
Massachusetts	209,317	209,941	45,879	36,628	31,405	134,848	191,128
New Hampshire	28,427	29,813	14,829	3,392	5,547	26,762	18,852
Rhode Island	18,699	17,105	8,025	2,594	10,102	19,439	12,512
Vermont	16,258	15,836	3,921	4,401 *	2,918	6,223	16,336
Middle Atlantic:							
New Jersey	191,321	189,070	92,658	26,815	93,589	140,084	157,982
New York	346,993	348,383	45,711	51,592	63,580	245,377	231,466
Pennsylvania	213,901	226,811	75,917	43,576	76,574	120,090	208,915
East North Central:							
Illinois	375,289	367,853	54,770	28,303	48,101	256,711	263,199
Indiana	160,355	141,411	44,938	19,337	37,712	70,715	120,548
Michigan	244,212	260,262	38,435	20,599	55,688	175,996	210,644
Ohio	237,795	243,560	110,575	18,811	90,653	182,719	192,768
Wisconsin	140,631	102,329	41,207	17,133	63,364	71,621	84,880
West North Central:							
Iowa	72,734	92,704	22,114	13,697	24,784	63,515	57,039
Kansas	52,248	53,924	13,583	4,716	19,980	39,098	41,295
Minnesota	151,688	151,769	27,102	21,001	14,399	73,851	112,141
Missouri	177,319	136,016	78,964	17,842 *	27,211	112,787	108,375
Nebraska	44,415	58,210	15,402	7,348	9,745	34,886	32,963
North Dakota	9,258	7,290	6,859	4,111	4,959	9,152	8,160
South Dakota	20,651	20,270	4,573	2,099	3,681	20,485	8,177
South Atlantic:							
Delaware	44,564	43,858	5,322	1,208	8,995 *	14,467	42,291
District of Columbia	29,855	31,931	7,915	2,462 *	10,536 *	22,983	27,681
Florida	426,239	429,213	209,679 *	53,101	237,866	104,279	442,218
Georgia	226,278	228,862	122,123 *	26,461	51,270	132,472	166,612
Maryland	103,598	92,903	37,529	17,455	15,498	47,186	97,439
North Carolina	73,731	68,397	55,199	29,988	75,015	98,213	68,854
South Carolina	77,410	80,716	16,422	10,126	18,698	58,897	45,606
Virginia	141,530	120,449	36,317	27,088	37,088	64,088	108,439
West Virginia	28,828	28,530	5,555	1,899	15,360	30,840	18,744
East South Central:							
Alabama	87,366	101,103	22,136	10,671	25,601	73,310	66,639
Kentucky	83,620	60,750	19,805	20,246 *	41,767	45,278	53,680
Mississippi	38,242	37,751	11,888	5,684	20,449	40,573	21,350
Tennessee	162,781	158,487	54,745	14,226	36,040	66,991	114,212
West South Central:							
Arkansas	56,116	53,235	13,841	8,922	32,218	37,378	31,902
Louisiana	63,858	53,032	25,423	15,033	21,359	65,060	43,165
Oklahoma	86,604	84,741	22,227	12,369	22,000	47,701	77,550
Texas	293,082	290,905	75,343	60,075	86,536	98,611	217,914

Mountain:							
Arizona	93,747	103,351	34,705	11,280	33,961	43,883	114,511
Colorado	114,280	78,199	44,800	23,432	18,672	74,519	97,660
Idaho	40,114	37,867	9,701	6,326	6,304	10,442	34,875
Montana	13,859	14,500	3,744	2,304	6,525	7,754	10,763
Nevada	39,113	33,891	19,897	8,795	19,143	44,795	42,959
New Mexico	31,083	32,281	8,388	3,257	14,879	24,212	15,469
Utah	63,460	67,443	17,991	12,096	18,800	48,729	31,364
Wyoming	11,643	11,768	3,036	958	2,962	3,964	12,893
Pacific:							
Alaska	14,805	16,242	4,590	1,632	2,159	7,591	9,588
California	536,506	519,372	57,397	44,502	72,464	316,881	315,552
Hawaii	21,304	21,412	7,474	3,406	5,266	12,177	14,221
Oregon	65,003	72,156	30,094	2,902	21,600	67,077	45,498
Washington	107,760	110,820	21,147	21,318	33,241	63,999	89,229

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.B.3.a(2003) Percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	87,657,095	84.5%	10.5%	5.0%	13.3%	53.0%	33.7%
New England:							
Connecticut	1,187,361	79.8%	17.1%	3.1%	7.2%	61.9%	30.9%
Maine	365,823	82.0%	12.8%	5.2%	17.1%	50.9%	32.1%
Massachusetts	2,160,555	81.5%	10.8%	7.6%	5.2% *	54.5%	40.3%
New Hampshire	416,153	78.4%	17.1%	4.6%	6.4%	66.4%	27.2%
Rhode Island	320,627	83.6%	11.2%	5.2%	18.1%	52.7%	29.2%
Vermont	191,774	80.8%	12.7%	6.5% *	9.6%	60.9%	29.6%
Middle Atlantic:							
New Jersey	2,804,581	79.9%	15.6%	4.5%	11.3%	54.3%	34.4%
New York	5,717,656	85.7%	8.7%	5.7%	9.3%	61.0%	29.7%
Pennsylvania	3,671,112	80.5%	11.8%	7.8%	13.1%	55.4%	31.4%
East North Central:							
Illinois	4,206,330	87.2%	8.7%	4.1%	9.8%	59.7%	30.5%
Indiana	1,873,979	83.1%	11.7%	5.1%	10.7%	53.5%	35.8%
Michigan	3,202,653	84.9%	10.6%	4.6%	11.3%	51.5%	37.2%
Ohio	3,601,850	82.4%	12.9%	4.7%	12.9%	47.6%	39.5%
Wisconsin	1,834,054	84.1%	11.1%	4.8%	15.0%	51.6%	33.4%
West North Central:							
Iowa	897,035	78.9%	13.9%	7.2%	17.1%	54.8%	28.1%
Kansas	836,256	85.3%	11.3%	3.4%	18.3%	54.0%	27.6%
Minnesota	1,767,114	84.2%	7.7%	8.1%	5.9%	60.7%	33.4%
Missouri	1,857,300	81.6%	16.1%	2.3% *	12.5%	52.5%	35.0%
Nebraska	608,421	79.4%	15.5%	5.2%	19.2%	49.6%	31.2%
North Dakota	180,985	73.5%	17.5%	9.1%	19.9%	53.7%	26.5%
South Dakota	220,188	80.1%	12.4%	7.5%	18.9%	62.9%	18.2%
South Atlantic:							
Delaware	328,964	87.8%	9.8%	2.3%	9.0% *	38.2%	52.8%
District of Columbia	360,007	88.1%	10.2%	1.7% *	6.1% *	61.5%	32.4%
Florida	5,494,898	83.8%	11.6% *	4.7%	15.1%	41.7%	43.2%
Georgia	2,646,153	85.4%	9.6% *	4.9%	13.2%	43.2%	43.6%
Maryland	1,661,640	85.4%	9.3%	5.3%	7.2%	59.4%	33.4%
North Carolina	2,631,584	85.8%	8.4%	5.8%	14.5%	61.5%	24.0%
South Carolina	1,121,303	86.1%	7.9%	6.0%	16.1%	51.3%	32.6%
Virginia	1,992,395	81.7%	12.2%	6.1%	14.3%	54.0%	31.7%
West Virginia	450,898	87.0%	9.7%	3.3%	23.9%	48.2%	28.0%

East South Central:							
Alabama	1,249,682	89.7%	6.3% *	4.0%	19.7%	51.4%	28.9%
Kentucky	1,094,286	81.1%	13.1%	5.8% *	21.5%	49.2%	29.3%
Mississippi	734,420	88.1%	7.3%	4.6%	26.6%	43.4%	30.0%
Tennessee	1,808,680	85.8%	10.4%	3.8%	14.7%	50.9%	34.4%
West South Central:							
Arkansas	741,688	83.6%	11.3%	5.0%	22.9%	46.5%	30.6%
Louisiana	1,197,480	86.2%	8.1%	5.7%	22.2%	49.3%	28.6%
Oklahoma	973,404	86.6%	8.4%	4.9%	17.8%	43.8%	38.4%
Texas	6,231,680	88.1%	6.8%	5.1%	18.3%	48.5%	33.1%
Mountain:							
Arizona	1,560,602	84.3%	11.3%	4.4%	12.1%	49.5%	38.4%
Colorado	1,433,097	81.4%	12.7%	5.9%	8.7%	57.5%	33.8%
Idaho	361,737	77.0%	14.0%	9.0%	17.3%	48.3%	34.3%
Montana	228,037	78.9%	14.9%	6.3%	24.5%	49.9%	25.6%
Nevada	804,315	86.1%	10.0%	3.9%	11.4%	47.4%	41.2%
New Mexico	433,307	80.4%	15.8%	3.8%	21.2%	52.0%	26.8%
Utah	653,244	80.9%	12.6%	6.4%	15.4%	58.8%	25.8%
Wyoming	133,442	82.8%	12.8%	4.4%	17.6%	48.7%	33.7%
Pacific:							
Alaska	174,070	82.6%	13.0%	4.4%	9.6%	61.1%	29.3%
California	10,147,690	87.0%	9.3%	3.7%	12.4%	54.8%	32.8%
Hawaii	353,283	85.7%	10.2%	4.1%	13.9%	58.6%	27.5%
Oregon	1,097,943	86.1%	10.5%	3.4%	12.2%	59.8%	28.0%
Washington	1,635,356	83.9%	10.3%	5.9%	13.3%	54.8%	31.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.B.3.a(2003) Standard error for percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	1,134,959	0.65%	0.60%	0.22%	0.49%	0.60%	0.71%
New England:							
Connecticut	103,053	2.78%	2.88%	0.52%	2.07%	3.87%	3.72%
Maine	30,173	1.69%	1.54%	1.07%	2.78%	4.18%	5.34%
Massachusetts	209,317	2.40%	2.29%	2.02%	1.77% *	5.52%	5.58%
New Hampshire	28,427	3.78%	3.82%	0.82%	1.51%	3.53%	4.36%
Rhode Island	18,699	2.63%	2.09%	0.86%	3.55%	3.62%	3.54%
Vermont	16,258	3.90%	2.18%	2.37% *	1.30%	5.39%	5.76%
Middle Atlantic:							
New Jersey	191,321	3.63%	2.91%	0.91%	3.00%	5.06%	4.74%
New York	346,993	1.23%	0.92%	0.92%	0.92%	3.81%	3.19%
Pennsylvania	213,901	2.73%	2.07%	1.45%	1.79%	4.47%	4.30%
East North Central:							
Illinois	375,289	1.80%	1.48%	0.70%	1.25%	4.24%	4.35%
Indiana	160,355	1.41%	2.06%	1.54%	1.99%	2.95%	4.12%
Michigan	244,212	2.49%	1.76%	0.94%	1.74%	5.22%	4.94%
Ohio	237,795	3.07%	3.13%	0.50%	2.29%	5.22%	4.58%
Wisconsin	140,631	1.33%	1.62%	0.85%	2.55%	4.21%	3.25%
West North Central:							
Iowa	72,734	4.84%	3.49%	1.87%	3.70%	4.09%	5.45%
Kansas	52,248	2.16%	2.00%	0.57%	2.26%	3.85%	3.33%
Minnesota	151,688	3.02%	1.94%	1.54%	0.58%	3.66%	3.87%
Missouri	177,319	3.05%	3.15%	0.84% *	1.83%	3.39%	4.04%
Nebraska	44,415	4.49%	4.01%	1.39%	2.72%	3.91%	4.48%
North Dakota	9,258	2.90%	3.59%	1.91%	2.49%	4.40%	3.97%
South Dakota	20,651	2.15%	2.12%	1.06%	2.08%	4.26%	3.74%
South Atlantic:							
Delaware	44,564	2.68%	2.53%	0.59%	2.36% *	6.68%	7.76%
District of Columbia	29,855	2.25%	2.30%	1.01% *	2.84% *	6.02%	6.07%
Florida	426,239	3.83%	3.38% *	0.94%	3.95%	3.75%	4.87%
Georgia	226,278	3.63%	3.46% *	1.12%	1.89%	2.76%	4.00%
Maryland	103,598	2.25%	2.02%	0.97%	0.98%	4.16%	3.92%
North Carolina	73,731	2.05%	1.90%	1.15%	2.38%	4.15%	2.64%
South Carolina	77,410	2.28%	1.92%	1.03%	1.24%	3.46%	3.76%
Virginia	141,530	2.31%	1.85%	1.19%	1.67%	3.83%	3.36%
West Virginia	28,828	1.53%	1.22%	0.60%	3.58%	5.26%	3.22%

East South Central:							
Alabama	87,366	2.68%	2.30% *	0.94%	2.11%	4.44%	4.01%
Kentucky	83,620	1.84%	1.94%	1.35% *	2.99%	4.07%	3.75%
Mississippi	38,242	1.22%	1.54%	0.96%	3.23%	3.73%	2.39%
Tennessee	162,781	2.56%	2.69%	0.77%	2.20%	2.27%	2.98%
West South Central:							
Arkansas	56,116	1.86%	1.87%	1.30%	3.93%	3.90%	2.71%
Louisiana	63,858	2.27%	1.87%	1.14%	2.49%	3.84%	2.89%
Oklahoma	86,604	2.11%	2.04%	1.42%	2.83%	4.45%	4.72%
Texas	293,082	1.28%	1.09%	1.10%	1.06%	2.19%	2.27%
Mountain:							
Arizona	93,747	2.14%	2.20%	0.84%	2.37%	3.99%	4.84%
Colorado	114,280	2.09%	2.18%	1.27%	1.20%	5.25%	5.28%
Idaho	40,114	2.65%	2.26%	2.42%	1.68%	3.91%	4.99%
Montana	13,859	2.40%	1.90%	1.14%	2.19%	3.34%	4.03%
Nevada	39,113	2.52%	2.54%	1.08%	2.38%	4.68%	4.86%
New Mexico	31,083	2.38%	1.92%	1.02%	3.43%	3.17%	3.18%
Utah	63,460	3.20%	2.55%	1.79%	3.10%	3.35%	3.73%
Wyoming	11,643	2.77%	2.55%	0.68%	1.86%	3.62%	4.95%
Pacific:							
Alaska	14,805	3.54%	3.25%	0.94%	1.73%	2.76%	3.63%
California	536,506	0.73%	0.66%	0.41%	0.84%	1.79%	1.63%
Hawaii	21,304	2.32%	2.02%	0.94%	1.57%	2.59%	2.62%
Oregon	65,003	2.91%	2.96%	0.27%	1.63%	4.55%	3.78%
Washington	107,760	1.70%	1.38%	1.53%	2.16%	3.58%	3.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.B.3.b(2003) Percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	89.8%	90.9%	83.8%	83.5%	71.6%	91.2%	94.8%
New England:							
Connecticut	91.7%	93.2%	87.7%	75.5%	76.3%	93.0%	92.7%
Maine	84.1%	86.3%	76.9%	67.9%	69.5%	87.5%	86.6%
Massachusetts	95.1%	96.2%	90.2%	89.7%	75.7%	94.2%	98.8%
New Hampshire	94.5%	95.7%	92.9%	81.0%	81.0%	94.3%	98.3%
Rhode Island	94.1%	95.6%	88.3%	83.1%	88.3%	93.6%	98.6%
Vermont	89.6%	90.4%	86.2%	86.9%	67.1%	89.1%	98.0%
Middle Atlantic:							
New Jersey	91.3%	92.1%	89.1%	84.7%	63.6%	92.8%	98.0%
New York	91.9%	93.2%	81.6%	87.7%	67.8%	93.5%	96.1%
Pennsylvania	94.5%	95.3%	92.1%	89.9%	81.7%	95.7%	97.6%
East North Central:							
Illinois	90.8%	92.2%	84.0%	73.9%	60.2%	92.7%	96.9%
Indiana	90.2%	91.9%	85.0%	74.3%	73.4%	89.1%	96.9%
Michigan	88.2%	88.0%	89.3%	90.0%	82.2%	93.4%	82.8%
Ohio	92.8%	94.2%	88.2%	80.0%	74.4%	94.2%	97.1%
Wisconsin	89.1%	91.0%	77.7%	81.4%	71.4%	91.9%	92.5%
West North Central:							
Iowa	90.6%	92.0%	86.7%	83.9%	76.3%	92.3%	96.1%
Kansas	89.7%	91.1%	85.7%	68.5%	76.8%	90.7%	96.3%
Minnesota	93.1%	95.4%	73.8%	87.5%	76.9%	92.5%	97.0%
Missouri	91.3%	92.0%	90.8%	70.7%	74.0%	92.1%	96.2%
Nebraska	87.9%	89.9%	82.5%	72.4%	72.4%	89.0%	95.6%
North Dakota	87.3%	91.1%	76.4%	77.6%	71.7%	88.2%	97.3%
South Dakota	86.7%	89.4%	74.7%	78.6%	70.4%	89.7%	93.3%
South Atlantic:							
Delaware	93.5%	94.2%	91.7%	78.7%	74.6%	92.1%	97.8%
District of Columbia	97.5%	98.2%	92.8%	89.4%	87.9%	97.7%	99.0%
Florida	86.6%	86.5%	87.8%	85.6%	75.0%	88.8%	88.6%
Georgia	89.7%	89.9%	89.3%	87.0%	73.4%	88.6%	95.8%
Maryland	93.2%	93.8%	91.1%	86.8%	72.9%	92.9%	98.0%
North Carolina	89.2%	89.5%	87.1%	86.7%	76.8%	90.3%	93.8%
South Carolina	88.4%	89.9%	70.3%	90.7%	73.4%	90.1%	93.3%
Virginia	91.1%	92.6%	84.9%	84.1%	75.5%	91.9%	96.8%
West Virginia	87.4%	88.9%	79.4%	71.1%	67.9%	92.2%	95.7%

East South Central:							
Alabama	90.7%	91.8%	79.9%	83.8%	82.9%	91.9%	93.9%
Kentucky	90.1%	90.9%	85.1%	89.4%	81.1%	93.6%	90.6%
Mississippi	86.8%	89.6%	65.1%	68.6%	71.9%	90.4%	94.9%
Tennessee	88.9%	90.6%	77.7%	82.4%	70.4%	88.3%	97.8%
West South Central:							
Arkansas	84.0%	85.3%	81.4%	67.8%	67.2%	85.4%	94.3%
Louisiana	86.1%	87.7%	66.1%	90.7%	73.7%	85.8%	96.3%
Oklahoma	84.7%	85.6%	75.8%	84.3%	53.0%	87.5%	96.3%
Texas	86.7%	88.0%	67.7%	89.5%	64.4%	89.5%	94.8%
Mountain:							
Arizona	89.7%	90.9%	84.8%	79.2%	72.8%	87.7%	97.6%
Colorado	90.0%	91.5%	89.2%	70.9%	60.8%	90.3%	96.9%
Idaho	85.9%	86.0%	85.1%	85.8%	71.2%	85.2%	94.3%
Montana	82.3%	85.8%	69.8%	68.0%	66.7%	83.0%	95.8%
Nevada	90.8%	91.9%	81.2%	91.7%	82.8%	89.6%	94.4%
New Mexico	81.5%	80.9%	86.1%	75.1%	64.5%	82.9%	92.4%
Utah	87.2%	88.9%	80.9%	77.2%	76.3%	85.6%	97.3%
Wyoming	78.0%	80.8%	69.3%	52.3%	62.3%	79.3%	84.4%
Pacific:							
Alaska	84.1%	86.2%	75.6%	69.6%	60.7%	81.7%	96.7%
California	88.7%	90.1%	79.7%	78.8%	67.1%	90.0%	94.6%
Hawaii	98.8%	99.2%	95.1%	100.0%	99.1%	98.9%	98.5%
Oregon	92.4%	94.5%	82.3%	70.1%	70.3%	94.2%	98.3%
Washington	88.8%	90.8%	76.9%	81.2%	68.1%	89.5%	96.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3.b(2003) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%** **	**Unknown**
United States	0.39%	0.42%	0.88%	1.15%	0.99%	0.21%	0.78%
New England:							
Connecticut	1.08%	1.55%	8.13%	7.29%	6.41%	1.99%	3.95%
Maine	1.62%	2.00%	7.20%	10.98%	6.39%	1.25%	4.91%
Massachusetts	0.91%	0.84%	4.25%	5.39%	11.57%	1.72%	1.37%
New Hampshire	0.47%	0.70%	3.04%	6.67%	5.78%	1.02%	0.64%
Rhode Island	0.71%	0.58%	2.69%	4.44%	4.12%	0.97%	0.59%
Vermont	1.47%	1.88%	3.69%	7.33%	5.96%	2.31%	1.04%
Middle Atlantic:							
New Jersey	1.18%	1.44%	5.87%	10.23%	8.17%	1.46%	1.48%
New York	0.64%	0.68%	2.45%	5.49%	4.48%	0.83%	0.82%
Pennsylvania	0.74%	0.72%	7.80%	3.43%	4.27%	1.68%	2.00%
East North Central:							
Illinois	1.67%	1.63%	5.49%	7.33%	8.96%	2.59%	1.85%
Indiana	1.29%	1.21%	6.89%	5.91%	6.32%	2.56%	2.24%
Michigan	4.58%	5.05%	3.79%	4.41%	4.48%	1.98%	7.90%
Ohio	0.86%	0.83%	2.78%	5.46%	5.75%	1.31%	1.48%
Wisconsin	1.85%	1.74%	6.58%	5.44%	7.13%	1.42%	2.40%
West North Central:							
Iowa	1.53%	1.73%	3.76%	10.50%	3.91%	1.05%	3.14%
Kansas	1.24%	1.35%	5.11%	9.51%	5.51%	1.57%	1.73%
Minnesota	1.70%	0.77%	6.37%	6.56%	7.81%	1.94%	3.14%
Missouri	0.92%	0.98%	4.05%	10.01%	2.61%	1.86%	4.70%
Nebraska	1.91%	2.49%	3.85%	8.00%	3.29%	2.13%	2.19%
North Dakota	1.32%	0.98%	4.84%	6.50%	3.85%	2.13%	0.89%
South Dakota	1.48%	1.95%	6.64%	5.85%	4.14%	1.69%	2.66%
South Atlantic:							
Delaware	1.06%	1.05%	5.05%	12.05%	12.42%	2.36%	2.38%
District of Columbia	0.36%	0.38%	9.29%	7.64%	11.79%	0.44%	0.75%
Florida	2.60%	3.20%	3.71%	8.95%	8.06%	1.48%	4.78%
Georgia	0.85%	0.83%	7.03%	8.88%	5.22%	2.15%	1.35%
Maryland	0.76%	0.78%	4.76%	4.49%	9.64%	1.49%	0.83%
North Carolina	0.67%	0.92%	7.13%	5.05%	5.33%	1.16%	3.01%
South Carolina	1.41%	1.40%	6.92%	2.85%	4.64%	2.45%	1.18%
Virginia	0.91%	0.75%	5.57%	5.20%	8.32%	0.46%	1.67%
West Virginia	2.02%	2.29%	5.02%	7.09%	7.08%	1.51%	1.36%

East South Central:							
Alabama	1.69%	1.91%	9.86%	8.57%	4.12%	2.54%	1.69%
Kentucky	1.79%	1.66%	6.38%	11.92%	5.06%	2.46%	4.06%
Mississippi	1.42%	1.83%	8.34%	7.06%	3.61%	2.17%	2.01%
Tennessee	1.58%	1.41%	10.31%	10.02%	7.23%	1.72%	0.61%
West South Central:							
Arkansas	1.83%	2.54%	8.43%	10.87%	4.87%	1.99%	1.79%
Louisiana	1.17%	1.28%	12.30%	4.31%	5.79%	2.43%	2.65%
Oklahoma	3.54%	3.83%	12.25%	11.19%	7.03%	2.71%	1.24%
Texas	0.98%	1.15%	6.09%	6.71%	4.35%	0.90%	1.31%
Mountain:							
Arizona	1.03%	0.99%	5.81%	6.65%	6.62%	1.88%	0.64%
Colorado	0.83%	0.57%	5.71%	11.91%	7.65%	1.48%	0.94%
Idaho	1.36%	1.81%	3.28%	3.08%	2.68%	1.79%	3.40%
Montana	2.31%	2.15%	6.94%	7.10%	4.81%	1.44%	8.80%
Nevada	1.49%	1.70%	6.35%	6.68%	4.88%	1.29%	2.14%
New Mexico	3.26%	3.85%	4.32%	10.08%	5.63%	4.05%	4.33%
Utah	2.38%	1.83%	7.04%	8.55%	7.64%	1.95%	0.73%
Wyoming	2.83%	3.20%	4.71%	8.08%	5.73%	2.25%	9.74%
Pacific:							
Alaska	1.96%	3.04%	5.63%	10.65%	8.67%	2.02%	4.34%
California	0.99%	0.87%	3.50%	4.72%	1.88%	0.88%	1.68%
Hawaii	0.27%	0.21%	3.11%	0.11%	0.29%	0.29%	0.91%
Oregon	0.63%	0.64%	11.15%	5.51%	6.52%	1.16%	1.03%
Washington	1.74%	1.72%	7.18%	9.47%	8.55%	1.82%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3.b.(1)(2003) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	88.8%	89.3%	88.0%	80.7%	80.5%	91.8%	86.7%
New England:							
Connecticut	89.1%	88.9%	89.5%	93.1%	89.5%	90.3%	86.6%
Maine	90.8%	90.5%	93.4%	90.3%	78.7%	94.8%	89.7%
Massachusetts	86.9%	87.4%	88.4%	79.1%	73.6%	93.7%	79.4%
New Hampshire	91.6%	92.7%	87.6%	85.3%	79.9%	94.9%	86.0%
Rhode Island	87.7%	88.1%	86.6%	82.3%	67.7%	94.2%	87.6%
Vermont	88.1%	90.6%	66.5%	96.8%	87.4%	86.4%	91.4%
Middle Atlantic:							
New Jersey	88.4%	87.8%	94.2%	80.1%	84.7%	90.8%	85.7%
New York	87.6%	87.6%	88.5%	86.0%	80.8%	89.0%	86.3%
Pennsylvania	90.1%	91.2%	87.0%	82.3%	82.8%	91.3%	90.4%
East North Central:							
Illinois	90.3%	90.7%	91.7%	76.6%	87.9%	93.8%	84.4%
Indiana	90.1%	91.8%	78.3%	86.9%	85.4%	92.9%	87.4%
Michigan	88.9%	89.2%	90.3%	79.7%	76.2%	92.1%	87.8%
Ohio	89.3%	91.1%	79.8%	80.3%	77.5%	91.0%	90.2%
Wisconsin	87.0%	88.4%	83.7%	66.8%	70.1%	93.4%	83.1%
West North Central:							
Iowa	92.6%	94.0%	84.7%	91.7%	80.3%	95.3%	93.6%
Kansas	88.0%	87.4%	90.8%	95.8%	86.9%	88.4%	87.8%
Minnesota	89.1%	88.9%	94.9%	87.1%	74.3%	89.2%	91.1%
Missouri	88.0%	87.9%	89.1%	84.6%	79.7%	93.6%	82.3%
Nebraska	81.8%	81.9%	82.8%	77.6%	74.1%	84.6%	81.3%
North Dakota	87.8%	87.4%	92.7%	83.1%	78.9%	93.2%	82.9%
South Dakota	89.3%	89.0%	93.0%	87.0%	81.8%	91.6%	87.3%
South Atlantic:							
Delaware	85.3%	85.2%	85.5%	89.1%	78.0%	90.2%	82.9%
District of Columbia	89.2%	90.5%	76.7%	93.4%	79.3%	90.9%	87.8%
Florida	88.7%	89.1%	94.4%	67.2%	85.8%	94.7%	83.8%
Georgia	88.7%	89.3%	95.2%	64.8%	76.8%	92.0%	88.4%
Maryland	89.0%	88.6%	95.9%	83.0%	79.6%	92.0%	85.5%
North Carolina	89.8%	91.1%	78.2%	87.4%	78.2%	94.0%	85.5%
South Carolina	89.1%	90.0%	83.5%	82.5%	90.4%	89.8%	87.6%
Virginia	89.5%	90.1%	88.8%	82.4%	77.3%	94.0%	86.6%
West Virginia	89.7%	89.5%	93.8%	81.6%	85.4%	93.6%	85.7%

East South Central:							
Alabama	83.6%	82.8%	98.9%	81.9%	84.0%	90.3%	71.8%
Kentucky	86.5%	86.6%	87.8%	81.2%	85.4%	94.7%	72.9%
Mississippi	85.3%	84.8%	92.5%	85.7%	77.2%	88.1%	86.8%
Tennessee	89.4%	90.9%	79.6%	78.1%	76.6%	93.8%	87.5%
West South Central:							
Arkansas	84.8%	85.7%	83.8%	67.6%	82.5%	91.7%	76.5%
Louisiana	86.0%	87.3%	92.9%	60.1%	74.6%	92.9%	82.1%
Oklahoma	87.2%	87.7%	85.0%	81.2%	80.0%	96.3%	79.6%
Texas	90.1%	91.4%	78.2%	80.3%	82.5%	93.8%	87.9%
Mountain:							
Arizona	85.7%	86.2%	88.5%	66.6%	70.8%	88.4%	86.2%
Colorado	89.6%	89.2%	92.7%	88.7%	82.6%	86.0%	96.5%
Idaho	87.9%	89.1%	82.9%	84.6%	68.5%	91.5%	90.6%
Montana	84.5%	82.5%	94.1%	93.7%	73.9%	90.1%	82.3%
Nevada	85.3%	84.7%	93.2%	80.9%	75.5%	85.9%	87.1%
New Mexico	86.8%	88.8%	81.0%	69.1%	76.5%	89.3%	88.3%
Utah	84.6%	83.3%	87.7%	97.9%	76.3%	86.4%	84.9%
Wyoming	91.0%	91.0%	91.9%	86.2%	76.1%	92.4%	94.7%
Pacific:							
Alaska	84.0%	84.4%	84.2%	73.4%	70.5%	87.1%	81.2%
California	90.8%	91.1%	89.0%	85.2%	80.9%	92.0%	91.5%
Hawaii	87.1%	87.1%	87.9%	85.0%	80.2%	88.1%	88.6%
Oregon	90.0%	90.8%	84.2%	84.5%	81.3%	92.6%	87.3%
Washington	87.0%	87.3%	85.5%	84.4%	79.2%	90.4%	84.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3.b.(1)(2003) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.26%	0.35%	1.02%	2.64%	0.90%	0.52%	0.85%
New England:							
Connecticut	1.69%	2.50%	5.35%	2.18%	3.03%	1.84%	2.89%
Maine	1.64%	2.00%	2.09%	5.62%	4.94%	0.95%	3.74%
Massachusetts	2.47%	3.19%	3.93%	7.74%	8.10%	1.05%	5.26%
New Hampshire	1.30%	1.18%	5.13%	5.11%	5.77%	0.93%	4.19%
Rhode Island	2.51%	2.72%	4.09%	5.66%	7.73%	1.12%	2.31%
Vermont	1.90%	1.66%	7.73%	2.69%	4.64%	2.70%	2.74%
Middle Atlantic:							
New Jersey	1.36%	1.74%	3.06%	6.62%	7.07%	2.14%	5.37%
New York	1.13%	1.38%	4.62%	5.66%	7.15%	2.31%	1.68%
Pennsylvania	0.95%	1.42%	4.64%	5.93%	3.47%	1.66%	1.31%
East North Central:							
Illinois	1.51%	1.74%	2.45%	8.52%	3.07%	1.22%	3.51%
Indiana	1.01%	1.06%	4.50%	5.28%	4.43%	1.28%	2.50%
Michigan	1.78%	1.75%	3.15%	5.06%	5.54%	1.79%	2.39%
Ohio	1.14%	0.75%	4.58%	8.05%	7.13%	1.71%	1.55%
Wisconsin	1.58%	1.60%	4.93%	10.19%	6.06%	1.20%	3.33%
West North Central:							
Iowa	1.32%	0.92%	4.73%	10.07%	4.10%	0.95%	1.73%
Kansas	1.83%	2.31%	5.90%	10.35%	5.32%	2.29%	5.87%
Minnesota	1.37%	1.75%	4.42%	4.89%	9.48%	2.14%	1.65%
Missouri	2.70%	2.26%	5.29%	4.36%	5.54%	2.36%	3.88%
Nebraska	3.06%	3.96%	4.24%	6.31%	5.15%	3.85%	5.21%
North Dakota	2.12%	2.26%	2.24%	7.36%	8.15%	2.01%	5.98%
South Dakota	1.80%	1.93%	3.19%	4.76%	4.01%	1.87%	3.15%
South Atlantic:							
Delaware	2.15%	2.46%	3.62%	11.52%	10.58%	2.29%	3.61%
District of Columbia	1.85%	1.88%	5.43%	3.72%	9.73%	2.46%	2.89%
Florida	2.26%	2.30%	1.97%	13.29%	4.10%	0.72%	3.16%
Georgia	1.58%	1.61%	5.10%	6.79%	3.83%	2.13%	2.46%
Maryland	1.36%	1.35%	3.94%	4.22%	3.78%	1.36%	2.60%
North Carolina	1.83%	1.48%	6.45%	10.72%	4.40%	1.24%	3.15%
South Carolina	2.15%	2.28%	4.86%	6.95%	1.40%	3.40%	2.87%
Virginia	1.30%	1.51%	2.63%	5.35%	3.15%	1.19%	3.65%
West Virginia	2.39%	2.58%	2.24%	7.23%	3.12%	2.04%	4.03%

East South Central:							
Alabama	3.42%	3.46%	10.44%	6.51%	5.27%	2.32%	7.17%
Kentucky	2.25%	2.98%	4.36%	12.56%	2.49%	0.97%	6.15%
Mississippi	2.80%	2.96%	3.82%	10.21%	5.52%	3.45%	2.95%
Tennessee	1.42%	1.22%	8.39%	7.38%	5.83%	1.60%	2.20%
West South Central:							
Arkansas	1.88%	1.65%	6.69%	12.65%	7.36%	1.53%	5.74%
Louisiana	1.35%	1.55%	5.04%	11.72%	5.25%	1.61%	3.71%
Oklahoma	2.97%	3.04%	9.96%	9.85%	5.31%	0.93%	4.72%
Texas	0.69%	0.61%	5.22%	5.33%	3.42%	1.43%	2.08%
Mountain:							
Arizona	1.69%	1.89%	1.55%	7.50%	4.63%	2.27%	2.28%
Colorado	1.72%	2.05%	4.40%	9.84%	5.98%	3.00%	2.28%
Idaho	1.31%	0.88%	5.13%	4.34%	6.35%	0.79%	3.53%
Montana	3.68%	4.48%	2.20%	3.44%	5.44%	3.00%	5.94%
Nevada	1.93%	2.18%	6.49%	4.13%	3.94%	3.08%	2.66%
New Mexico	1.24%	1.47%	5.96%	9.44%	6.08%	1.77%	2.20%
Utah	2.99%	3.33%	5.74%	1.26%	5.77%	3.71%	4.54%
Wyoming	1.48%	1.72%	5.38%	10.25%	5.46%	1.60%	10.32%
Pacific:							
Alaska	2.55%	3.16%	4.91%	10.72%	6.02%	2.39%	7.22%
California	0.61%	0.65%	2.04%	5.80%	2.49%	0.83%	1.18%
Hawaii	2.41%	2.47%	5.13%	4.94%	4.78%	3.57%	2.12%
Oregon	1.66%	1.62%	9.69%	4.71%	4.94%	1.08%	8.00%
Washington	1.52%	1.91%	5.09%	10.84%	10.31%	1.63%	3.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3.b.(1).a(2003) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	82.9%	84.1%	74.8%	76.1%	70.7%	83.0%	86.1%
New England:							
Connecticut	82.0%	82.8%	78.5%	81.7%	59.4%	81.5%	87.5%
Maine	81.0%	82.1%	77.0%	70.5%	69.7%	82.3%	83.1%
Massachusetts	82.5%	83.4%	77.9%	79.3%	70.2%	79.6%	88.1%
New Hampshire	80.0%	80.7%	78.3%	71.6%	72.2%	78.2%	85.9%
Rhode Island	83.3%	83.1%	82.5%	89.5%	65.1%	84.1%	89.6%
Vermont	75.9%	75.6%	76.8%	78.1%	68.5%	78.5%	72.8%
Middle Atlantic:							
New Jersey	79.1%	80.6%	73.4%	71.2%	60.9%	78.5%	83.7%
New York	84.4%	86.1%	72.8%	73.7%	71.0%	84.6%	86.7%
Pennsylvania	84.3%	86.0%	76.0%	77.1%	78.7%	84.2%	86.2%
East North Central:							
Illinois	83.3%	84.0%	76.6%	80.2%	66.0%	82.1%	89.3%
Indiana	83.9%	85.2%	76.7%	74.9%	64.7%	82.4%	90.4%
Michigan	83.7%	84.6%	78.1%	81.3%	71.6%	82.3%	89.2%
Ohio	82.5%	84.7%	68.4%	73.0%	71.1%	81.9%	85.6%
Wisconsin	75.2%	75.4%	73.7%	74.0%	61.1%	77.9%	74.7%
West North Central:							
Iowa	81.3%	82.6%	75.9%	74.5%	74.5%	78.2%	89.9%
Kansas	80.4%	81.5%	72.7%	78.2%	66.4%	81.8%	85.2%
Minnesota	83.9%	84.7%	78.0%	79.5%	71.8%	84.0%	85.1%
Missouri	82.2%	84.4%	72.6%	69.2%	65.0%	85.9%	80.6%
Nebraska	77.5%	78.7%	70.2%	81.1%	62.8%	77.3%	84.1%
North Dakota	82.2%	85.0%	67.1%	86.0%	74.7%	80.4%	89.6%
South Dakota	80.4%	81.3%	78.0%	72.3%	65.2%	82.5%	84.0%
South Atlantic:							
Delaware	85.2%	86.8%	71.5%	79.4%	74.1%	83.9%	87.4%
District of Columbia	85.3%	86.7%	73.1%	70.4%	58.3%	84.7%	90.6%
Florida	82.0%	84.8%	63.4%	81.7%	61.1%	81.7%	88.7%
Georgia	84.3%	85.1%	83.6%	67.7%	77.6%	83.3%	86.6%
Maryland	79.0%	80.2%	74.0%	68.3%	65.8%	76.9%	84.8%
North Carolina	85.6%	87.8%	69.2%	72.0%	73.3%	88.0%	84.7%
South Carolina	86.1%	87.2%	79.2%	75.7%	73.9%	85.9%	91.3%
Virginia	80.8%	82.6%	69.9%	75.9%	73.6%	79.5%	85.3%
West Virginia	84.7%	85.8%	76.6%	76.2%	74.7%	85.6%	89.2%

East South Central:							
Alabama	77.9%	79.3%	61.0%	75.0%	67.7%	78.9%	83.0%
Kentucky	83.8%	84.5%	80.5%	80.8%	73.4%	86.0%	87.0%
Mississippi	84.0%	84.7%	83.9%	66.0%	77.6%	83.5%	88.5%
Tennessee	82.3%	84.1%	63.5%	79.8%	65.5%	81.9%	87.4%
West South Central:							
Arkansas	79.0%	79.6%	83.5%	46.8%	56.6%	83.3%	84.7%
Louisiana	79.6%	81.6%	61.0%	68.8%	65.4%	80.4%	86.1%
Oklahoma	84.8%	85.9%	83.1%	66.2%	73.0%	84.8%	87.9%
Texas	85.1%	85.2%	83.7%	83.6%	76.6%	85.5%	87.4%
Mountain:							
Arizona	81.5%	82.4%	75.2%	78.6%	63.5%	79.2%	87.8%
Colorado	79.0%	80.8%	72.4%	64.4%	77.5%	80.5%	77.0%
Idaho	86.0%	86.3%	81.4%	89.3%	74.0%	86.7%	88.5%
Montana	84.3%	85.8%	76.2%	83.1%	72.0%	84.6%	91.0%
Nevada	83.0%	84.2%	73.4%	80.5%	77.1%	82.6%	84.8%
New Mexico	78.9%	81.5%	65.9%	74.7%	56.9%	80.8%	86.1%
Utah	81.7%	83.0%	80.5%	68.1%	77.8%	81.3%	84.1%
Wyoming	85.3%	86.4%	79.5%	76.8%	75.0%	84.6%	89.5%
Pacific:							
Alaska	88.0%	89.4%	82.7%	72.5%	68.9%	87.8%	91.8%
California	83.5%	84.1%	80.8%	74.7%	75.6%	84.5%	83.8%
Hawaii	87.8%	87.7%	90.2%	85.2%	87.0%	87.5%	89.0%
Oregon	86.9%	87.3%	81.6%	90.2%	76.4%	87.5%	88.7%
Washington	86.3%	87.7%	80.0%	74.1%	74.0%	87.9%	87.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3.b.(1).a(2003) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.29%	0.37%	1.20%	1.26%	1.35%	0.47%	0.64%
New England:							
Connecticut	1.31%	1.55%	4.62%	6.57%	6.68%	1.30%	4.08%
Maine	2.07%	2.79%	4.94%	6.56%	4.92%	1.39%	7.05%
Massachusetts	1.26%	1.44%	4.08%	3.68%	10.16%	1.28%	1.87%
New Hampshire	1.32%	1.40%	3.97%	6.76%	6.14%	2.07%	2.06%
Rhode Island	1.05%	1.19%	2.41%	4.17%	4.88%	0.75%	2.19%
Vermont	2.99%	3.36%	4.98%	5.07%	5.34%	1.80%	6.36%
Middle Atlantic:							
New Jersey	1.36%	1.44%	4.22%	10.24%	8.62%	3.35%	2.68%
New York	0.87%	0.84%	3.35%	4.89%	4.10%	1.53%	1.93%
Pennsylvania	0.92%	1.31%	4.34%	3.40%	5.77%	1.77%	2.71%
East North Central:							
Illinois	2.00%	2.19%	5.90%	5.56%	6.21%	2.01%	1.93%
Indiana	1.65%	2.08%	4.96%	4.98%	5.84%	2.14%	1.47%
Michigan	1.41%	1.40%	3.83%	4.83%	4.65%	1.35%	2.28%
Ohio	1.70%	0.87%	5.63%	5.24%	5.07%	1.64%	3.19%
Wisconsin	2.00%	2.32%	3.93%	4.74%	6.15%	1.51%	5.55%
West North Central:							
Iowa	1.96%	1.73%	3.53%	9.24%	3.44%	1.74%	3.87%
Kansas	1.78%	2.26%	7.32%	11.75%	6.14%	1.31%	4.64%
Minnesota	0.92%	1.18%	4.48%	4.50%	5.47%	0.97%	2.29%
Missouri	1.52%	1.73%	3.78%	7.94%	5.88%	1.53%	3.29%
Nebraska	1.74%	2.54%	2.32%	4.16%	5.88%	0.92%	2.23%
North Dakota	2.11%	2.32%	6.17%	5.10%	4.19%	2.25%	2.67%
South Dakota	1.43%	1.57%	4.62%	5.01%	5.21%	2.29%	2.55%
South Atlantic:							
Delaware	1.72%	1.44%	2.96%	10.73%	10.74%	1.40%	2.57%
District of Columbia	1.79%	1.80%	5.35%	9.27%	8.57%	2.54%	2.28%
Florida	2.04%	1.70%	6.22%	9.36%	4.92%	1.56%	2.08%
Georgia	1.50%	1.49%	5.26%	6.61%	4.05%	2.72%	2.33%
Maryland	1.89%	1.89%	5.30%	5.78%	8.33%	2.23%	4.03%
North Carolina	1.09%	1.30%	6.61%	9.00%	5.67%	0.94%	2.70%
South Carolina	0.99%	1.16%	6.00%	5.26%	3.13%	2.00%	2.01%
Virginia	0.81%	0.99%	6.90%	3.65%	4.01%	1.58%	2.00%
West Virginia	1.11%	1.40%	5.42%	6.42%	4.24%	1.81%	2.09%

East South Central:							
Alabama	2.44%	2.62%	10.23%	6.41%	3.32%	3.57%	2.95%
Kentucky	1.26%	1.42%	3.06%	10.56%	2.95%	1.02%	2.91%
Mississippi	1.49%	1.40%	4.85%	9.75%	3.70%	1.82%	2.64%
Tennessee	1.86%	1.74%	6.81%	3.93%	6.07%	2.30%	2.57%
West South Central:							
Arkansas	2.65%	2.52%	5.29%	10.56%	7.08%	1.81%	3.69%
Louisiana	2.05%	1.44%	9.07%	7.65%	4.76%	2.19%	3.52%
Oklahoma	1.34%	1.59%	10.91%	10.15%	3.72%	2.57%	1.48%
Texas	0.98%	1.03%	3.42%	2.94%	3.70%	1.25%	1.01%
Mountain:							
Arizona	1.45%	1.15%	4.44%	5.55%	5.44%	1.67%	2.92%
Colorado	2.51%	2.87%	5.26%	11.50%	4.03%	1.76%	5.72%
Idaho	1.40%	1.37%	5.88%	4.89%	4.40%	1.11%	3.77%
Montana	1.73%	1.14%	6.13%	4.79%	4.90%	1.42%	2.57%
Nevada	2.05%	1.67%	5.32%	4.40%	5.88%	2.80%	2.85%
New Mexico	1.93%	1.96%	3.81%	5.33%	4.13%	2.34%	2.13%
Utah	2.31%	1.94%	5.00%	7.82%	4.69%	2.94%	2.83%
Wyoming	2.15%	2.32%	3.63%	9.30%	4.39%	2.03%	10.11%
Pacific:							
Alaska	1.69%	1.87%	6.98%	9.51%	7.71%	1.66%	2.65%
California	1.01%	1.02%	3.62%	4.94%	1.97%	1.21%	3.00%
Hawaii	1.08%	1.39%	3.04%	6.80%	2.96%	1.48%	1.76%
Oregon	1.77%	1.89%	9.88%	2.61%	3.93%	1.90%	2.16%
Washington	1.39%	1.49%	7.12%	11.05%	10.21%	1.52%	3.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3.b.(2)(2003) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	73.6%	75.1%	65.9%	61.5%	56.9%	76.2%	74.6%
New England:							
Connecticut	73.1%	73.6%	70.3%	76.0%	53.2%	73.7%	75.8%
Maine	73.6%	74.3%	71.9%	63.7%	54.9%	78.0%	74.6%
Massachusetts	71.7%	72.9%	68.9%	62.7%	51.7%	74.6%	70.0%
New Hampshire	73.2%	74.8%	68.6%	61.1%	57.7%	74.2%	73.8%
Rhode Island	73.0%	73.2%	71.4%	73.7%	44.1%	79.2%	78.5%
Vermont	66.8%	68.5%	51.1%	75.5%	59.8%	67.8%	66.5%
Middle Atlantic:							
New Jersey	69.9%	70.7%	69.1%	57.1%	51.6%	71.3%	71.7%
New York	73.9%	75.4%	64.5%	63.4%	57.4%	75.3%	74.9%
Pennsylvania	75.9%	78.4%	66.1%	63.5%	65.2%	76.9%	77.9%
East North Central:							
Illinois	75.2%	76.2%	70.3%	61.4%	58.0%	77.0%	75.3%
Indiana	75.7%	78.2%	60.0%	65.1%	55.3%	76.6%	79.0%
Michigan	74.4%	75.5%	70.5%	64.7%	54.6%	75.8%	78.3%
Ohio	73.6%	77.2%	54.5%	58.6%	55.0%	74.5%	77.2%
Wisconsin	65.5%	66.7%	61.7%	49.4%	42.9%	72.8%	62.1%
West North Central:							
Iowa	75.3%	77.7%	64.2%	68.3%	59.8%	74.5%	84.1%
Kansas	70.7%	71.2%	66.0%	74.9%	57.7%	72.3%	74.8%
Minnesota	74.8%	75.3%	74.1%	69.2%	53.3%	75.0%	77.5%
Missouri	72.3%	74.1%	64.7%	58.6%	51.8%	80.4%	66.3%
Nebraska	63.4%	64.4%	58.2%	63.0%	46.6%	65.4%	68.4%
North Dakota	72.2%	74.2%	62.2%	71.4%	58.9%	75.0%	74.3%
South Dakota	71.7%	72.4%	72.5%	63.0%	53.4%	75.6%	73.3%
South Atlantic:							
Delaware	72.7%	73.9%	61.2%	70.8%	57.8%	75.7%	72.5%
District of Columbia	76.1%	78.5%	56.1%	65.7%	46.2%	77.0%	79.5%
Florida	72.8%	75.6%	59.8%	54.9%	52.4%	77.4%	74.3%
Georgia	74.8%	76.0%	79.6%	43.8%	59.6%	76.7%	76.6%
Maryland	70.3%	71.0%	71.0%	56.7%	52.4%	70.7%	72.6%
North Carolina	76.9%	80.0%	54.1%	62.9%	57.3%	82.7%	72.4%
South Carolina	76.7%	78.5%	66.1%	62.4%	66.8%	77.1%	80.0%
Virginia	72.3%	74.4%	62.1%	62.5%	56.9%	74.7%	73.9%
West Virginia	75.9%	76.8%	71.8%	62.2%	63.8%	80.1%	76.4%

East South Central:							
Alabama	65.2%	65.6%	60.3%	61.5%	56.9%	71.3%	59.5%
Kentucky	72.5%	73.2%	70.8%	65.6%	62.7%	81.4%	63.4%
Mississippi	71.6%	71.8%	77.7%	56.6%	60.0%	73.5%	76.8%
Tennessee	73.6%	76.5%	50.6%	62.3%	50.2%	76.8%	76.5%
West South Central:							
Arkansas	66.9%	68.2%	70.0%	31.6% *	46.7%	76.4%	64.7%
Louisiana	68.5%	71.2%	56.7%	41.3%	48.8%	74.7%	70.7%
Oklahoma	74.0%	75.4%	70.6%	53.8%	58.4%	81.6%	70.0%
Texas	76.7%	77.9%	65.5%	67.1%	63.2%	80.2%	76.8%
Mountain:							
Arizona	69.9%	71.1%	66.6%	52.3%	45.0%	70.0%	75.6%
Colorado	70.8%	72.1%	67.1%	57.2%	64.1%	69.2%	74.3%
Idaho	75.5%	77.0%	67.5%	75.6%	50.6%	79.3%	80.2%
Montana	71.3%	70.8%	71.7%	77.8%	53.2%	76.2%	74.9%
Nevada	70.8%	71.3%	68.4%	65.1%	58.2%	70.9%	73.8%
New Mexico	68.5%	72.4%	53.3%	51.6%	43.5%	72.2%	76.0%
Utah	69.1%	69.1%	70.6%	66.7%	59.3%	70.3%	71.4%
Wyoming	77.6%	78.6%	73.1%	66.2%	57.0%	78.2%	84.8%
Pacific:							
Alaska	73.9%	75.4%	69.6%	53.3%	48.6%	76.5%	74.5%
California	75.8%	76.6%	71.9%	63.6%	61.2%	77.8%	76.7%
Hawaii	76.5%	76.4%	79.3%	72.4%	69.8%	77.0%	78.9%
Oregon	78.2%	79.3%	68.7%	76.2%	62.1%	81.0%	77.5%
Washington	75.1%	76.6%	68.4%	62.5%	58.6%	79.4%	73.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.3.b.(2)(2003) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.23%	0.34%	1.39%	2.49%	1.11%	0.51%	0.99%
New England:							
Connecticut	1.47%	2.42%	5.95%	6.38%	5.84%	1.42%	4.68%
Maine	2.51%	3.09%	4.72%	7.55%	3.76%	1.55%	7.12%
Massachusetts	2.11%	2.27%	4.85%	6.37%	9.16%	1.47%	4.95%
New Hampshire	1.21%	1.24%	3.82%	6.14%	5.72%	1.84%	3.83%
Rhode Island	2.54%	2.80%	3.14%	6.34%	5.69%	1.31%	3.26%
Vermont	2.39%	2.80%	6.03%	5.33%	4.92%	2.28%	5.97%
Middle Atlantic:							
New Jersey	1.67%	1.75%	3.49%	10.91%	7.65%	2.74%	5.32%
New York	1.58%	1.53%	4.57%	5.42%	4.92%	2.95%	2.55%
Pennsylvania	1.41%	1.66%	5.19%	5.62%	5.17%	1.84%	2.79%
East North Central:							
Illinois	2.56%	2.95%	6.41%	9.18%	6.37%	2.59%	3.15%
Indiana	1.50%	2.05%	5.57%	5.54%	5.40%	2.85%	2.09%
Michigan	2.15%	2.03%	4.01%	5.89%	5.57%	1.98%	3.43%
Ohio	1.88%	0.75%	5.81%	5.80%	6.57%	1.64%	3.27%
Wisconsin	1.95%	1.72%	4.63%	7.38%	6.77%	1.67%	3.74%
West North Central:							
Iowa	2.15%	2.02%	3.59%	8.79%	3.12%	2.08%	3.34%
Kansas	2.21%	3.05%	8.19%	11.20%	7.38%	2.55%	6.67%
Minnesota	1.59%	1.86%	5.39%	4.16%	8.35%	1.82%	2.50%
Missouri	2.47%	2.04%	5.19%	10.53%	6.65%	2.75%	3.91%
Nebraska	2.18%	3.25%	3.28%	5.35%	5.29%	3.22%	4.00%
North Dakota	2.36%	2.31%	5.59%	8.25%	6.87%	1.91%	6.43%
South Dakota	1.94%	2.32%	3.79%	4.36%	5.30%	3.28%	2.81%
South Atlantic:							
Delaware	2.60%	2.80%	1.53%	11.34%	10.18%	2.29%	4.60%
District of Columbia	2.31%	2.28%	4.90%	8.27%	6.94%	3.35%	3.35%
Florida	2.11%	2.27%	5.99%	10.21%	4.84%	1.69%	3.49%
Georgia	1.98%	2.11%	5.93%	4.12%	2.75%	3.10%	2.22%
Maryland	1.97%	2.19%	4.57%	5.86%	7.10%	2.37%	4.91%
North Carolina	2.10%	1.81%	9.02%	8.41%	4.92%	1.36%	3.64%
South Carolina	1.83%	2.27%	6.05%	8.08%	3.15%	3.13%	4.09%
Virginia	1.39%	1.76%	6.08%	5.06%	3.11%	1.79%	3.69%
West Virginia	2.68%	2.86%	4.64%	8.72%	4.62%	2.66%	4.68%

East South Central:							
Alabama	3.44%	3.75%	10.09%	5.88%	4.82%	3.87%	5.83%
Kentucky	2.62%	3.16%	3.24%	11.32%	3.56%	1.10%	6.37%
Mississippi	2.73%	2.78%	5.02%	10.37%	4.70%	3.02%	3.99%
Tennessee	1.55%	1.78%	8.15%	7.82%	6.00%	2.82%	2.54%
West South Central:							
Arkansas	2.80%	2.68%	6.58%	11.55% *	6.15%	1.79%	5.93%
Louisiana	2.33%	1.72%	8.74%	10.84%	6.19%	2.93%	4.67%
Oklahoma	2.71%	2.87%	9.96%	8.56%	4.14%	2.56%	4.00%
Texas	1.36%	1.25%	5.60%	6.10%	4.38%	1.71%	2.39%
Mountain:							
Arizona	2.17%	2.02%	4.83%	6.98%	4.64%	2.50%	3.63%
Colorado	2.15%	2.58%	5.35%	11.38%	5.16%	2.25%	5.01%
Idaho	1.88%	1.45%	6.79%	6.21%	5.46%	1.36%	4.48%
Montana	3.96%	4.43%	6.17%	6.49%	6.80%	2.99%	7.10%
Nevada	2.62%	2.62%	5.61%	4.68%	6.19%	3.49%	3.59%
New Mexico	1.81%	1.88%	5.55%	8.44%	4.89%	2.28%	3.04%
Utah	3.21%	3.42%	7.19%	7.80%	6.93%	3.18%	5.52%
Wyoming	2.58%	3.00%	5.32%	8.21%	5.90%	2.48%	10.06%
Pacific:							
Alaska	3.07%	3.29%	6.95%	7.53%	6.34%	2.79%	7.67%
California	1.15%	1.21%	4.01%	6.72%	0.89%	1.39%	3.13%
Hawaii	2.47%	2.58%	6.27%	6.39%	4.51%	3.87%	2.78%
Oregon	2.07%	1.88%	9.50%	4.89%	5.24%	1.63%	7.72%
Washington	1.84%	2.57%	7.47%	9.37%	9.05%	2.14%	3.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.4(2003) Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	23,219,440	3,484,816	5,686,952	14,047,672	9,575,302	8,040,368	5,603,771
New England:							
Connecticut	337,692	56,729	124,084	156,879 *	94,802	146,027	96,864 *
Maine	135,181	18,597	31,252	85,332	56,848	49,516	28,818 *
Massachusetts	768,804	100,207	167,794	500,803	192,442	391,841	184,522
New Hampshire	119,437	16,901	42,403	60,134	36,863	54,225	28,349
Rhode Island	89,979	16,602	22,971	50,406	38,164	42,108	9,706 *
Vermont	57,273	8,011	14,461	34,801	17,910	30,063	9,301 *
Middle Atlantic:							
New Jersey	800,463	119,254	294,046	387,163	271,812	348,478	180,173
New York	1,418,433	246,961	315,293	856,179	538,329	614,574	265,530
Pennsylvania	1,261,179	152,425	257,735	851,019	551,494	490,525	219,159
East North Central:							
Illinois	1,008,484	176,838	249,451	582,195	312,779	450,101	245,604
Indiana	540,740	71,098	137,966	331,677	230,543	174,497	135,700 *
Michigan	804,288	116,460	224,265	463,563	333,221	308,281	162,786
Ohio	989,635	140,351	309,042	540,241	477,127	344,774	167,733
Wisconsin	559,795	83,468	135,494	340,833	215,937	168,089	175,770 *
West North Central:							
Iowa	320,660	43,215	77,170	200,275	184,613	88,064	47,983 *
Kansas	203,962	34,509	65,091	104,362	101,027	66,603	36,332
Minnesota	599,340	73,673	96,031	429,635	233,745	266,313	99,281
Missouri	449,363	100,116	179,444	169,802	143,052	180,449	125,861
Nebraska	177,443	23,015	56,840	97,587	104,131	48,840	24,472
North Dakota	89,345	6,015	21,590	61,740	48,195	25,002	16,149 *
South Dakota	79,096	11,316	18,957	48,822	45,351	25,486	8,258 *
South Atlantic:							
Delaware	61,235	12,333	20,987	27,915	19,440	27,261	14,535
District of Columbia	57,301	19,608	23,249	14,444	11,411 *	31,237	14,653
Florida	1,243,784	165,091	336,930	741,763	441,078	285,287	517,420 *
Georgia	654,004	84,448	143,489 *	426,066	326,491	148,370	179,143 *
Maryland	428,750	57,147	96,950	274,653	187,353	151,497	89,900 *
North Carolina	609,496	101,629	139,016	368,850	247,279	242,551	119,665 *
South Carolina	297,127	47,150	55,912	194,065	147,324	82,127	67,676
Virginia	638,984	63,114	134,037	441,833	271,289	164,511	203,184 *
West Virginia	93,339	18,147	26,076	49,116	50,521	24,249	18,569 *
East South Central:							
Alabama	268,811	39,777	54,397	174,638	117,044	61,413 *	90,354 *
Kentucky	308,581	42,810	81,865	183,906	133,051	100,569	74,962 *
Mississippi	174,889	25,656	32,073	117,160	93,915	40,281	40,693
Tennessee	355,754	61,591	108,144	186,018	157,308	107,248 *	91,197

West South Central:							
Arkansas	215,464	24,694	49,488	141,282	86,644	57,184	71,637 *
Louisiana	344,190	54,868	64,074	225,248 *	146,552	70,596	127,042 *
Oklahoma	235,300	47,061	53,036	135,203	119,981	54,485	60,834 *
Texas	1,607,057	243,056	262,933	1,101,067	718,372	414,591	474,093
Mountain:							
Arizona	365,936	56,252	97,499	212,185	159,318	109,444	97,174
Colorado	453,281	49,541	105,057	298,683	184,073	146,616	122,592 *
Idaho	118,983	11,664	28,359	78,959	50,446	37,270	31,267 *
Montana	98,769	10,691	21,741	66,336	59,031	25,781	13,957 *
Nevada	170,194	29,757	46,762	93,675	66,937	62,200	41,058 *
New Mexico	122,662	14,845	43,681	64,137	70,128	29,497	23,037
Utah	216,627	31,898	50,710	134,019	95,419 *	78,674	42,534 *
Wyoming	40,209	6,067	10,590	23,551	21,910	10,126	8,173 *
Pacific:							
Alaska	50,442	6,588	14,952	28,902	19,823	23,251	7,368
California	2,347,267	397,899	551,049	1,398,318	943,797	843,305	560,164
Hawaii	82,586	20,796	20,914	40,875	30,322	37,408	14,856
Oregon	241,225	44,809	63,885	132,531	121,529	84,214	35,481
Washington	506,605	80,067	107,715	318,823	249,132	175,270	82,203 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.B.4(2003) Standard error for number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	849,021	79,223	297,741	798,541	411,852	257,126	1,011,105
New England:							
Connecticut	51,947	6,651	15,273	52,591 *	17,232	15,597	48,633 *
Maine	20,275	2,828	4,435	21,721	7,452	11,875	9,326 *
Massachusetts	72,115	11,164	34,486	90,015	49,801	63,397	31,960
New Hampshire	13,215	4,010	6,681	11,257	6,742	6,152	7,444
Rhode Island	7,208	3,085	5,666	5,664	4,695	4,121	3,089 *
Vermont	8,743	940	2,118	7,816	2,695	5,554	3,463 *
Middle Atlantic:							
New Jersey	129,090	19,306	54,381	80,519	80,564	42,150	49,202
New York	94,923	21,948	34,065	106,316	89,100	61,147	58,370
Pennsylvania	127,652	16,240	44,318	136,760	134,194	70,382	48,582
East North Central:							
Illinois	127,793	22,732	41,688	94,078	40,143	68,454	64,925
Indiana	64,061	8,115	28,485	68,059	22,359	27,975	56,911 *
Michigan	65,147	13,125	28,962	55,964	48,469	49,252	36,185
Ohio	88,818	13,182	84,374	61,447	68,929	43,756	46,495
Wisconsin	111,356	9,863	29,984	98,944	30,868	17,567	105,534 *
West North Central:							
Iowa	22,948	9,072	12,808	17,308	15,880	9,185	16,192 *
Kansas	18,430	5,952	8,903	14,885	12,939	7,718	9,545
Minnesota	40,143	10,563	16,659	42,379	31,626	37,783	23,617
Missouri	65,236	18,039	40,163	30,254	17,739	46,947	31,324
Nebraska	14,546	4,469	7,503	17,010	15,498	4,655	6,164
North Dakota	16,913	1,067	4,171	17,651	9,873	3,429	8,343 *
South Dakota	5,790	1,345	3,578	4,626	3,155	3,683	2,520 *
South Atlantic:							
Delaware	6,125	1,588	3,320	4,229	3,810	6,182	3,313
District of Columbia	5,539	2,541	4,725	4,175	3,890 *	4,633	3,770
Florida	252,506	16,484	84,161	216,588	131,053	44,864	276,303 *
Georgia	108,190	16,778	64,725 *	72,247	70,440	28,010	78,486 *
Maryland	35,947	8,399	24,270	29,362	26,982	16,151	27,922 *
North Carolina	81,208	7,509	29,144	62,591	33,144	50,480	62,864 *
South Carolina	30,705	6,498	9,427	29,228	25,744	9,863	19,651
Virginia	117,423	6,298	23,686	110,583	61,397	19,875	92,840 *
West Virginia	6,224	2,347	3,114	6,117	7,303	3,317	5,782 *
East South Central:							
Alabama	41,961	5,385	14,347	40,911	12,157	22,456 *	40,656 *
Kentucky	39,007	2,878	9,607	39,535	20,637	23,813	38,021 *
Mississippi	12,681	2,526	7,211	16,537	13,639	9,142	4,940
Tennessee	36,789	8,699	28,896	19,719	23,576	34,427 *	16,757

West South Central:							
Arkansas	41,448	2,346	7,619	41,079	14,921	13,290	40,501 *
Louisiana	66,820	4,058	16,675	69,306 *	22,617	10,972	67,423 *
Oklahoma	30,403	4,447	13,765	27,818	16,112	10,379	23,323 *
Texas	192,773	33,379	41,336	193,908	135,612	68,364	140,910
Mountain:							
Arizona	42,539	7,099	17,252	35,065	25,045	13,679	27,028
Colorado	74,990	10,993	22,417	61,538	46,049	22,135	62,039 *
Idaho	10,326	1,934	4,696	10,969	4,836	7,367	9,579 *
Montana	7,344	1,615	2,386	6,279	6,209	3,067	5,508 *
Nevada	18,843	4,134	9,930	16,028	12,045	10,238	12,926 *
New Mexico	13,539	2,005	4,129	13,460	10,518	4,184	6,357
Utah	42,176	4,702	10,772	33,951	29,240 *	12,863	13,504 *
Wyoming	3,949	1,303	1,793	3,034	1,798	850	2,610 *
Pacific:							
Alaska	7,263	724	3,005	6,969	5,765	3,261	2,060
California	132,137	25,955	30,035	112,695	71,400	82,774	102,478
Hawaii	8,104	2,711	3,742	7,097	3,179	5,456	3,334
Oregon	20,396	5,176	15,875	21,935	20,080	9,116	7,771
Washington	56,247	11,322	15,223	54,872	45,489	22,979	25,629 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

Table VII.B.4.a(2003) Percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	23,219,440	15.0%	24.5%	60.5%	41.2%	34.6%	24.1%
New England:							
Connecticut	337,692	16.8%	36.7%	46.5% *	28.1%	43.2%	28.7% *
Maine	135,181	13.8%	23.1%	63.1%	42.1%	36.6%	21.3% *
Massachusetts	768,804	13.0%	21.8%	65.1%	25.0%	51.0%	24.0%
New Hampshire	119,437	14.2%	35.5%	50.3%	30.9%	45.4%	23.7%
Rhode Island	89,979	18.5%	25.5%	56.0%	42.4%	46.8%	10.8% *
Vermont	57,273	14.0%	25.2%	60.8%	31.3%	52.5%	16.2% *
Middle Atlantic:							
New Jersey	800,463	14.9%	36.7%	48.4%	34.0%	43.5%	22.5%
New York	1,418,433	17.4%	22.2%	60.4%	38.0%	43.3%	18.7%
Pennsylvania	1,261,179	12.1%	20.4%	67.5%	43.7%	38.9%	17.4%
East North Central:							
Illinois	1,008,484	17.5%	24.7%	57.7%	31.0%	44.6%	24.4%
Indiana	540,740	13.1%	25.5%	61.3%	42.6%	32.3%	25.1% *
Michigan	804,288	14.5%	27.9%	57.6%	41.4%	38.3%	20.2%
Ohio	989,635	14.2%	31.2%	54.6%	48.2%	34.8%	16.9%
Wisconsin	559,795	14.9%	24.2%	60.9%	38.6%	30.0%	31.4% *
West North Central:							
Iowa	320,660	13.5%	24.1%	62.5%	57.6%	27.5%	15.0% *
Kansas	203,962	16.9%	31.9%	51.2%	49.5%	32.7%	17.8%
Minnesota	599,340	12.3%	16.0%	71.7%	39.0%	44.4%	16.6%
Missouri	449,363	22.3%	39.9%	37.8%	31.8%	40.2%	28.0%
Nebraska	177,443	13.0%	32.0%	55.0%	58.7%	27.5%	13.8%
North Dakota	89,345	6.7%	24.2%	69.1%	53.9%	28.0%	18.1% *
South Dakota	79,096	14.3%	24.0%	61.7%	57.3%	32.2%	10.4% *
South Atlantic:							
Delaware	61,235	20.1%	34.3%	45.6%	31.7%	44.5%	23.7%
District of Columbia	57,301	34.2%	40.6%	25.2%	19.9% *	54.5%	25.6%
Florida	1,243,784	13.3%	27.1%	59.6%	35.5%	22.9%	41.6% *
Georgia	654,004	12.9% *	21.9% *	65.1%	49.9%	22.7% *	27.4% *
Maryland	428,750	13.3%	22.6%	64.1%	43.7%	35.3%	21.0% *
North Carolina	609,496	16.7%	22.8%	60.5%	40.6%	39.8%	19.6% *
South Carolina	297,127	15.9%	18.8%	65.3%	49.6%	27.6%	22.8%
Virginia	638,984	9.9%	21.0%	69.1%	42.5%	25.7%	31.8% *
West Virginia	93,339	19.4%	27.9%	52.6%	54.1%	26.0%	19.9% *

East South Central:							
Alabama	268,811	14.8%	20.2%	65.0%	43.5%	22.8% *	33.6% *
Kentucky	308,581	13.9%	26.5%	59.6%	43.1%	32.6%	24.3% *
Mississippi	174,889	14.7%	18.3%	67.0%	53.7%	23.0%	23.3%
Tennessee	355,754	17.3%	30.4%	52.3%	44.2%	30.1% *	25.6%
West South Central:							
Arkansas	215,464	11.5%	23.0%	65.6%	40.2%	26.5%	33.2% *
Louisiana	344,190	15.9%	18.6%	65.4% *	42.6%	20.5%	36.9% *
Oklahoma	235,300	20.0%	22.5%	57.5%	51.0%	23.2%	25.9% *
Texas	1,607,057	15.1%	16.4%	68.5%	44.7%	25.8%	29.5%
Mountain:							
Arizona	365,936	15.4%	26.6%	58.0%	43.5%	29.9%	26.6%
Colorado	453,281	10.9% *	23.2%	65.9%	40.6%	32.3%	27.0% *
Idaho	118,983	9.8%	23.8%	66.4%	42.4%	31.3%	26.3% *
Montana	98,769	10.8%	22.0%	67.2%	59.8%	26.1%	14.1% *
Nevada	170,194	17.5%	27.5%	55.0%	39.3%	36.5%	24.1% *
New Mexico	122,662	12.1%	35.6%	52.3%	57.2%	24.0%	18.8%
Utah	216,627	14.7%	23.4%	61.9%	44.0% *	36.3%	19.6% *
Wyoming	40,209	15.1%	26.3%	58.6%	54.5%	25.2%	20.3% *
Pacific:							
Alaska	50,442	13.1%	29.6%	57.3%	39.3%	46.1%	14.6%
California	2,347,267	17.0%	23.5%	59.6%	40.2%	35.9%	23.9%
Hawaii	82,586	25.2%	25.3%	49.5%	36.7%	45.3%	18.0%
Oregon	241,225	18.6%	26.5%	54.9%	50.4%	34.9%	14.7%
Washington	506,605	15.8%	21.3%	62.9%	49.2%	34.6%	16.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.B.4.a(2003) Standard error for percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2003

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	849,021	0.52%	1.32%	1.43%	2.15%	1.59%	3.02%
New England:							
Connecticut	51,947	2.64%	6.58%	6.31% *	4.05%	7.85%	6.85% *
Maine	20,275	2.16%	4.78%	6.31%	5.24%	4.32%	4.28% *
Massachusetts	72,115	2.06%	5.63%	6.82%	5.74%	6.72%	3.83%
New Hampshire	13,215	3.08%	5.34%	4.72%	3.83%	4.41%	6.04%
Rhode Island	7,208	3.03%	4.60%	5.08%	4.54%	3.70%	2.65% *
Vermont	8,743	2.80%	3.79%	4.52%	2.79%	4.17%	4.45% *
Middle Atlantic:							
New Jersey	129,090	3.49%	2.80%	3.62%	5.28%	4.15%	4.44%
New York	94,923	2.10%	3.11%	4.13%	4.59%	4.28%	3.84%
Pennsylvania	127,652	2.28%	4.02%	5.02%	6.18%	5.79%	3.60%
East North Central:							
Illinois	127,793	1.60%	3.61%	3.61%	2.94%	3.73%	4.67%
Indiana	64,061	1.48%	5.31%	5.91%	4.69%	3.96%	6.14% *
Michigan	65,147	2.13%	3.32%	4.43%	5.50%	5.37%	3.33%
Ohio	88,818	1.97%	5.00%	4.76%	4.86%	4.97%	4.02%
Wisconsin	111,356	1.93%	4.88%	5.54%	4.69%	4.87%	7.61% *
West North Central:							
Iowa	22,948	3.20%	3.51%	1.52%	3.71%	3.21%	3.43% *
Kansas	18,430	3.14%	3.57%	4.59%	3.84%	4.21%	4.02%
Minnesota	40,143	2.16%	2.81%	3.66%	5.80%	5.60%	3.59%
Missouri	65,236	3.82%	5.16%	4.26%	4.62%	5.66%	6.14%
Nebraska	14,546	2.87%	4.59%	5.12%	4.75%	2.78%	3.54%
North Dakota	16,913	1.39%	6.46%	7.03%	4.65%	5.65%	4.68% *
South Dakota	5,790	1.39%	3.76%	3.32%	3.79%	3.24%	2.52% *
South Atlantic:							
Delaware	6,125	1.98%	4.14%	4.44%	5.91%	6.39%	4.95%
District of Columbia	5,539	4.99%	6.41%	6.20%	6.28% *	7.84%	5.29%
Florida	252,506	3.67%	4.64%	5.35%	8.27%	5.79%	9.37% *
Georgia	108,190	4.97% *	4.77% *	5.91%	7.19%	7.17% *	6.58% *
Maryland	35,947	3.69%	3.84%	4.44%	4.81%	4.62%	5.06% *
North Carolina	81,208	2.96%	3.37%	4.58%	4.98%	7.41%	5.73% *
South Carolina	30,705	2.80%	3.90%	5.50%	6.09%	2.97%	4.50%
Virginia	117,423	2.72%	3.83%	5.55%	5.70%	5.84%	8.04% *
West Virginia	6,224	2.42%	2.76%	4.60%	5.92%	4.05%	5.19% *

East South Central:							
Alabama	41,961	3.39%	5.22%	5.27%	6.70%	5.92% *	6.99% *
Kentucky	39,007	1.80%	5.00%	5.94%	6.40%	7.45%	6.73% *
Mississippi	12,681	2.57%	4.34%	5.49%	5.09%	4.78%	3.17%
Tennessee	36,789	2.59%	4.81%	4.81%	7.26%	4.90% *	4.78%
West South Central:							
Arkansas	41,448	1.17%	4.17%	5.04%	6.83%	5.67%	7.57% *
Louisiana	66,820	2.58%	5.08%	6.39% *	7.87%	5.97%	8.99% *
Oklahoma	30,403	2.04%	5.07%	6.43%	5.00%	3.86%	5.27% *
Texas	192,773	3.05%	4.14%	6.21%	5.99%	3.65%	5.06%
Mountain:							
Arizona	42,539	2.07%	4.22%	5.31%	4.70%	4.95%	4.75%
Colorado	74,990	3.71% *	4.86%	5.92%	7.50%	6.87%	7.86% *
Idaho	10,326	1.44%	4.70%	5.10%	4.27%	5.01%	6.82% *
Montana	7,344	1.90%	1.78%	2.37%	4.13%	3.26%	4.23% *
Nevada	18,843	3.96%	5.10%	5.53%	5.25%	6.23%	5.66% *
New Mexico	13,539	2.72%	4.02%	5.69%	4.60%	2.53%	4.11%
Utah	42,176	2.73%	4.40%	4.61%	5.29% *	5.61%	4.78% *
Wyoming	3,949	2.50%	3.95%	3.63%	3.85%	1.42%	4.65% *
Pacific:							
Alaska	7,263	2.76%	4.52%	4.98%	5.12%	5.86%	4.35%
California	132,137	1.16%	1.37%	2.12%	3.16%	3.42%	3.60%
Hawaii	8,104	3.45%	4.26%	5.68%	3.94%	5.07%	2.90%
Oregon	20,396	3.56%	6.03%	5.41%	4.18%	3.98%	3.07%
Washington	56,247	2.97%	3.34%	4.91%	5.42%	4.18%	4.85% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

Table VII.B.4.b(2003) Percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	75.5%	91.2%	81.2%	69.3%	64.5%	80.4%	87.5%
New England:							
Connecticut	67.2%	98.0%	87.6%	39.8%	67.1%	87.0%	37.3% *
Maine	60.8%	93.9%	77.5%	47.4%	55.5%	48.1%	93.0%
Massachusetts	80.6%	98.2%	89.6%	74.0%	73.0%	88.8%	70.9%
New Hampshire	79.9%	98.5%	91.0%	66.8%	62.4%	82.8%	97.0%
Rhode Island	77.8%	96.6%	86.8%	67.6%	69.6%	81.6%	94.1%
Vermont	73.8%	90.3%	84.0%	65.8%	58.9%	77.9%	89.5%
Middle Atlantic:							
New Jersey	80.5%	93.5%	89.0%	70.0%	71.4%	85.4%	84.6%
New York	78.9%	91.0%	76.8%	76.2%	75.5%	78.1%	87.7%
Pennsylvania	83.5%	96.5%	89.5%	79.4%	77.2%	86.1%	93.6%
East North Central:							
Illinois	70.2%	89.0%	82.0%	59.4%	43.0%	79.2%	88.2%
Indiana	71.9%	91.9%	84.4%	62.3%	52.0%	83.5%	90.6%
Michigan	78.3%	92.8%	89.6%	69.3%	72.1%	86.0%	76.7%
Ohio	76.6%	92.5%	85.8%	67.1%	67.9%	80.6%	92.8%
Wisconsin	71.8%	87.7%	76.2%	66.2%	52.7%	81.7%	85.8%
West North Central:							
Iowa	72.4%	89.8%	84.5%	64.0%	65.4%	75.8%	93.2%
Kansas	69.4%	90.8%	83.2%	53.8%	60.1%	77.1%	81.2%
Minnesota	74.8%	97.0%	69.7%	72.1%	59.2%	84.4%	85.5%
Missouri	75.5%	92.2%	88.8%	51.5%	50.8%	81.2%	95.3%
Nebraska	63.3%	91.4%	78.7%	47.8%	51.7%	77.1%	85.3%
North Dakota	68.6%	93.5%	71.5%	65.1%	58.3%	74.1%	90.7%
South Dakota	65.8%	85.0%	73.8%	58.3%	59.7%	74.4%	73.2%
South Atlantic:							
Delaware	77.4%	94.3%	90.6%	60.1%	57.8%	82.6%	94.0%
District of Columbia	91.6%	98.5%	93.0%	80.0%	78.1%	93.7%	97.6%
Florida	81.6%	88.5%	83.2%	79.4%	68.7%	80.6%	93.2%
Georgia	80.9%	89.6%	84.9%	77.9%	78.9%	70.4%	93.4%
Maryland	71.7%	91.5%	88.5%	61.7%	64.1%	78.9%	75.5%
North Carolina	75.7%	89.6%	84.5%	68.5%	66.8%	84.4%	76.4%
South Carolina	74.6%	86.9%	68.7%	73.4%	68.9%	79.3%	81.5%
Virginia	70.0%	92.8%	81.2%	63.4%	48.0%	76.8%	93.9%
West Virginia	70.1%	95.5%	74.4%	58.4%	57.4%	78.5%	93.6%

East South Central:							
Alabama	78.2%	92.9%	80.9%	74.0%	60.3%	90.5%	92.9%
Kentucky	75.1%	92.8%	82.7%	67.5%	58.6%	84.9%	91.1%
Mississippi	62.9%	84.9%	59.4%	59.0%	47.4%	75.1%	86.5%
Tennessee	75.7%	90.3%	76.3%	70.6%	66.5%	80.6%	86.0%
West South Central:							
Arkansas	69.0%	79.7%	80.0%	63.2%	48.7%	67.5%	94.7%
Louisiana	79.9%	86.2%	62.1%	83.4%	70.6%	64.3%	99.2%
Oklahoma	72.7%	83.5%	73.2%	68.8%	59.0%	80.9%	92.3%
Texas	80.4%	90.1%	64.9%	81.9%	72.1%	81.7%	91.6%
Mountain:							
Arizona	71.3%	87.6%	82.9%	61.7%	61.0%	75.6%	83.4%
Colorado	73.0%	89.9%	86.0%	65.7%	52.0%	79.0%	97.5%
Idaho	74.1%	90.1%	81.4%	69.1%	60.7%	72.9%	97.2%
Montana	53.4%	87.4%	66.2%	43.7%	40.2%	66.6%	85.0%
Nevada	79.0%	91.9%	76.8%	75.9%	77.2%	77.7%	83.8%
New Mexico	68.7%	76.1%	85.5%	55.5%	61.8%	70.3%	87.5%
Utah	74.6%	89.2%	79.7%	69.1%	73.9%	71.4%	81.9%
Wyoming	52.4%	87.5%	69.6%	35.5%	41.7%	52.6%	80.8%
Pacific:							
Alaska	65.2%	82.8%	75.4%	55.8%	64.2%	56.6%	94.8%
California	72.0%	91.0%	75.5%	65.2%	60.9%	76.4%	84.0%
Hawaii	92.8%	99.6%	94.4%	88.4%	87.0%	97.3%	93.1%
Oregon	66.0%	93.8%	77.6%	51.1%	54.3%	74.6%	86.1%
Washington	72.2%	90.0%	72.5%	67.6%	62.2%	78.1%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.4.b(2003) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	1.14%	0.98%	0.95%	1.67%	1.89%	0.86%	1.94%
New England:							
Connecticut	6.19%	2.00%	7.66%	7.90%	6.98%	3.12%	13.36% *
Maine	4.37%	2.10%	7.03%	7.38%	8.40%	7.96%	12.07%
Massachusetts	3.74%	0.87%	4.75%	6.99%	15.33%	6.61%	10.93%
New Hampshire	4.46%	1.47%	3.27%	6.59%	8.68%	6.41%	6.30%
Rhode Island	3.53%	1.26%	3.12%	7.06%	7.78%	5.36%	4.33%
Vermont	4.01%	2.73%	3.75%	6.88%	8.65%	3.53%	14.00%
Middle Atlantic:							
New Jersey	5.58%	1.94%	5.60%	10.31%	11.15%	4.68%	10.83%
New York	2.94%	3.37%	2.93%	4.67%	5.72%	2.47%	4.45%
Pennsylvania	2.81%	1.26%	7.49%	6.05%	10.77%	3.31%	5.52%
East North Central:							
Illinois	5.64%	2.95%	6.04%	8.53%	7.06%	7.09%	6.29%
Indiana	3.53%	3.46%	6.44%	6.95%	6.31%	3.95%	6.76%
Michigan	3.06%	3.91%	4.16%	5.31%	5.80%	4.63%	7.51%
Ohio	2.07%	2.64%	3.55%	5.09%	5.16%	2.17%	4.66%
Wisconsin	5.34%	3.79%	7.29%	8.09%	6.02%	2.90%	12.57%
West North Central:							
Iowa	4.96%	4.28%	4.81%	9.10%	8.51%	3.64%	10.47%
Kansas	4.81%	3.24%	5.47%	9.20%	6.98%	5.82%	9.71%
Minnesota	2.60%	1.80%	6.81%	3.90%	9.87%	3.93%	8.63%
Missouri	2.66%	2.89%	4.55%	9.47%	7.24%	5.80%	8.37%
Nebraska	4.70%	2.36%	3.07%	7.02%	6.53%	3.68%	9.37%
North Dakota	3.00%	2.66%	5.10%	5.98%	4.75%	6.33%	13.41%
South Dakota	2.98%	4.29%	6.70%	5.43%	4.09%	6.01%	14.89%
South Atlantic:							
Delaware	3.73%	1.74%	5.49%	10.22%	9.95%	6.81%	10.22%
District of Columbia	1.83%	0.57%	9.28%	7.94%	10.16%	2.63%	2.76%
Florida	4.55%	3.47%	3.73%	9.81%	6.67%	3.90%	8.46%
Georgia	4.68%	1.95%	7.91%	8.02%	6.10%	7.55%	11.67%
Maryland	4.70%	3.65%	4.86%	6.26%	8.51%	5.89%	7.88%
North Carolina	3.08%	2.25%	6.87%	5.65%	6.68%	6.42%	8.37%
South Carolina	2.91%	2.71%	6.78%	4.74%	5.06%	4.49%	10.41%
Virginia	5.13%	2.12%	6.24%	7.49%	7.66%	1.63%	9.51%
West Virginia	3.50%	1.42%	5.04%	7.87%	8.15%	4.68%	4.74%

East South Central:							
Alabama	5.33%	3.09%	9.82%	10.17%	7.68%	2.69%	6.14%
Kentucky	4.80%	2.76%	6.35%	10.96%	6.99%	5.07%	11.06%
Mississippi	5.17%	3.50%	9.38%	7.36%	7.44%	5.91%	3.50%
Tennessee	5.41%	3.31%	10.30%	10.64%	6.80%	8.32%	7.72%
West South Central:							
Arkansas	7.49%	4.80%	8.88%	11.80%	8.55%	7.16%	6.27%
Louisiana	4.85%	2.40%	12.38%	8.01%	9.08%	6.66%	2.41%
Oklahoma	4.46%	5.80%	12.08%	9.40%	6.53%	7.41%	8.35%
Texas	3.55%	2.35%	6.80%	7.67%	7.51%	4.85%	7.37%
Mountain:							
Arizona	3.50%	2.49%	6.17%	7.80%	9.93%	4.05%	5.09%
Colorado	5.31%	2.00%	5.00%	10.80%	9.09%	3.93%	11.64%
Idaho	4.20%	4.60%	4.23%	7.42%	6.80%	7.33%	1.84%
Montana	4.89%	4.28%	7.63%	8.02%	5.21%	4.79%	16.98%
Nevada	3.94%	2.65%	7.29%	7.76%	7.54%	4.71%	11.57%
New Mexico	2.24%	4.96%	4.19%	6.87%	5.71%	7.21%	9.96%
Utah	4.35%	3.01%	5.74%	7.02%	8.71%	8.26%	14.11%
Wyoming	3.20%	2.48%	5.15%	5.71%	3.71%	6.64%	15.26%
Pacific:							
Alaska	5.78%	6.36%	6.02%	9.81%	11.16%	4.17%	14.46%
California	3.10%	2.06%	3.34%	5.59%	5.18%	2.19%	3.26%
Hawaii	1.67%	0.33%	2.80%	7.08%	4.35%	0.95%	5.59%
Oregon	3.74%	1.54%	10.69%	5.08%	6.47%	5.46%	8.00%
Washington	3.98%	4.68%	8.13%	6.11%	8.11%	4.92%	10.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.4.b.(1)(2003) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	32.1%	38.4%	31.1%	30.4%	22.5%	33.7%	42.0%
New England:							
Connecticut	33.2%	53.7%	25.4%	28.5%	18.5%	34.4%	54.6%
Maine	37.8%	45.8%	13.0% *	49.1%	31.4%	30.3%	51.8%
Massachusetts	35.3%	45.8%	28.9%	35.1%	25.4% *	36.2%	43.5%
New Hampshire	25.1%	40.6%	22.1%	21.5% *	10.2% *	35.4%	20.6% *
Rhode Island	27.4%	42.3%	28.0% *	20.0% *	16.7% *	38.5%	16.5% *
Vermont	32.1%	50.6%	41.4%	21.4%	25.1% *	36.9%	27.7% *
Middle Atlantic:							
New Jersey	35.3%	45.3%	33.6%	32.7% *	32.2% *	36.6%	36.7%
New York	41.0%	42.2%	37.2%	42.0%	36.6%	39.6%	51.3%
Pennsylvania	28.0%	37.7%	28.9%	25.5%	17.2%	31.2%	43.6%
East North Central:							
Illinois	26.1%	31.7%	34.0%	19.0%	23.1%	22.7%	33.7% *
Indiana	35.3%	43.5%	37.9%	31.3%	22.2% *	38.2%	44.5%
Michigan	25.0%	48.9%	20.9% *	19.5% *	15.5% *	26.8%	39.2%
Ohio	30.2%	28.7%	40.0%	23.7% *	17.4% *	40.5%	38.7%
Wisconsin	44.8%	27.6%	32.3%	56.2%	12.5%	26.3%	86.1%
West North Central:							
Iowa	29.3%	52.3%	34.7%	19.7%	23.0% *	35.6%	37.1% *
Kansas	31.9%	38.2%	36.5% *	24.0% *	19.0% *	42.1%	40.7% *
Minnesota	36.6%	39.1%	30.9% *	37.3%	31.8% *	34.8%	49.3%
Missouri	18.9%	30.8%	11.6% *	19.8% *	27.7% *	17.0% *	16.0% *
Nebraska	21.3%	30.3%	23.4%	15.2%	15.4%	26.0%	28.0%
North Dakota	35.2%	41.4%	32.9%	35.3%	16.5%	29.3%	78.6%
South Dakota	24.0%	42.6%	39.5%	10.1% *	9.7% *	37.8%	44.9% *
South Atlantic:							
Delaware	25.6%	44.2%	23.9%	14.8% *	24.0% *	20.6% *	35.3%
District of Columbia	39.2%	41.5%	28.4% *	55.5%	43.6% *	32.2%	50.8%
Florida	50.4%	37.0%	45.2%	56.2%	35.0%	39.8%	65.0%
Georgia	28.5%	42.1%	23.6% *	27.2% *	28.8% *	40.8%	20.5% *
Maryland	27.5%	33.3%	27.2% *	25.9% *	33.4% *	20.7%	29.2%
North Carolina	24.1%	42.1%	19.1%	20.0% *	23.2% *	28.7%	15.4% *
South Carolina	28.6%	38.4%	26.6% *	26.4% *	9.2% *	44.3%	45.8% *
Virginia	38.2%	40.3%	27.5%	41.9%	9.6% *	35.6%	59.5%
West Virginia	32.2%	31.4%	39.2%	27.9%	20.1% *	39.1%	44.8%

East South Central:							
Alabama	38.3%	26.7%	24.9% *	46.1%	16.0% *	38.0%	57.2%
Kentucky	39.1%	28.2%	23.7%	51.1%	21.3%	29.1%	72.1%
Mississippi	20.8%	16.8%	19.6% *	22.4% *	13.6% *	28.6%	23.2% *
Tennessee	32.1%	43.2%	41.2%	21.6% *	16.4% *	50.0%	33.3%
West South Central:							
Arkansas	41.1%	31.2%	17.1% *	54.0% *	7.3% *	26.2%	70.6%
Louisiana	49.1%	16.6%	26.5% *	62.0%	29.1% *	30.3%	72.2%
Oklahoma	23.8%	37.2%	21.9% *	18.9%	12.1% *	39.9%	25.8% *
Texas	23.4%	38.8%	29.6%	18.4% *	23.0% *	29.5%	19.1% *
Mountain:							
Arizona	29.1%	36.9%	30.2%	25.5%	34.9%	28.8%	22.4%
Colorado	34.2%	36.1%	36.9%	32.6% *	5.0% *	21.7%	69.7%
Idaho	34.0%	32.6%	51.9%	26.6%	18.4%	28.8%	54.2%
Montana	26.6%	48.9%	28.2%	18.7% *	6.9% *	45.7%	38.5% *
Nevada	21.2%	28.0%	28.2%	15.1% *	6.0% *	33.3%	27.1% *
New Mexico	23.9%	39.4%	19.5% *	23.5% *	19.4% *	36.5%	20.4% *
Utah	16.2% *	22.2%	33.0% *	7.0% *	6.4% *	21.0%	28.3%
Wyoming	30.2%	54.4%	33.0% *	12.4% *	13.7% *	30.5%	52.8%
Pacific:							
Alaska	21.0%	38.7%	26.3%	11.2% *	8.9% *	32.2%	21.8% *
California	27.3%	41.3%	30.4%	20.3%	18.9%	37.6%	23.3%
Hawaii	48.5%	55.8%	53.5%	41.6%	40.4%	55.3%	46.2%
Oregon	30.9%	32.6%	40.5%	22.9% *	15.3% *	27.0%	72.7%
Washington	37.8%	40.0%	43.0%	35.3% *	33.9% *	48.2%	26.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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Table VII.B.4.b.(1)(2003) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	2.76%	0.54%	3.11%	3.60%	2.20%	2.32%	5.63%
New England:							
Connecticut	5.30%	8.18%	4.45%	7.34%	5.39%	7.00%	12.92%
Maine	7.55%	9.50%	6.37% *	12.25%	8.66%	6.19%	13.92%
Massachusetts	4.26%	8.34%	6.12%	7.49%	10.51% *	4.31%	10.09%
New Hampshire	2.86%	7.65%	6.09%	6.60% *	3.47% *	4.71%	8.58% *
Rhode Island	3.35%	4.86%	9.09% *	8.26% *	8.26% *	4.52%	12.87% *
Vermont	2.12%	4.77%	7.27%	3.92%	7.63% *	5.39%	11.61% *
Middle Atlantic:							
New Jersey	4.48%	5.04%	5.50%	10.99% *	12.29% *	6.63%	8.66%
New York	5.79%	3.62%	8.00%	8.00%	8.29%	4.78%	11.08%
Pennsylvania	4.89%	6.01%	6.26%	5.89%	3.50%	6.72%	11.13%
East North Central:							
Illinois	3.58%	4.85%	7.80%	5.65%	5.68%	4.34%	11.70% *
Indiana	6.99%	6.66%	10.90%	8.85%	9.71% *	7.36%	11.31%
Michigan	3.81%	5.24%	7.01% *	7.16% *	5.55% *	5.15%	8.67%
Ohio	7.16%	4.29%	9.07%	10.04% *	9.36% *	7.94%	6.82%
Wisconsin	8.62%	5.37%	6.21%	13.76%	2.60%	6.23%	18.03%
West North Central:							
Iowa	5.51%	7.53%	5.30%	4.63%	7.80% *	4.33%	12.05% *
Kansas	7.19%	7.20%	11.59% *	12.12% *	7.65% *	7.61%	14.09% *
Minnesota	6.64%	4.78%	10.48% *	7.69%	12.78% *	5.67%	12.73%
Missouri	5.60%	6.70%	6.09% *	7.87% *	8.46% *	6.54% *	5.71% *
Nebraska	2.11%	5.94%	4.48%	3.94%	3.34%	2.45%	7.85%
North Dakota	4.04%	6.77%	8.00%	7.03%	4.96%	7.82%	14.29%
South Dakota	5.01%	8.62%	8.03%	4.25% *	3.56% *	6.92%	14.30% *
South Atlantic:							
Delaware	4.26%	7.81%	6.23%	8.10% *	10.62% *	6.33% *	10.25%
District of Columbia	5.88%	7.17%	9.78% *	14.42%	13.50% *	6.80%	9.25%
Florida	8.08%	3.42%	9.84%	11.18%	8.75%	4.15%	15.92%
Georgia	7.24%	6.18%	8.92% *	8.81% *	8.75% *	9.00%	11.39% *
Maryland	4.67%	6.11%	8.77% *	7.86% *	11.47% *	5.14%	8.74%
North Carolina	4.30%	9.34%	5.30%	10.05% *	7.26% *	7.71%	13.72% *
South Carolina	6.50%	6.07%	13.42% *	8.74% *	4.65% *	9.91%	14.12% *
Virginia	6.43%	4.16%	5.91%	9.96%	4.13% *	6.77%	14.35%
West Virginia	4.74%	4.50%	7.65%	8.36%	6.90% *	5.90%	11.91%

East South Central:							
Alabama	8.37%	6.71%	8.86% *	11.40%	6.40% *	7.60%	15.90%
Kentucky	6.94%	7.05%	4.80%	12.34%	5.74%	4.94%	16.44%
Mississippi	4.83%	3.69%	6.12% *	11.40% *	8.04% *	4.61%	9.31% *
Tennessee	5.86%	8.07%	11.41%	10.06% *	10.02% *	9.06%	8.66%
West South Central:							
Arkansas	10.06%	6.25%	6.83% *	16.58% *	11.55% *	4.54%	17.57%
Louisiana	10.78%	4.98%	13.53% *	14.56%	9.15% *	7.41%	14.54%
Oklahoma	3.79%	6.82%	11.88% *	5.38%	4.05% *	8.09%	11.93% *
Texas	4.52%	5.55%	7.86%	6.53% *	8.05% *	7.26%	9.10% *
Mountain:							
Arizona	3.66%	5.83%	6.06%	7.54%	6.98%	4.48%	4.68%
Colorado	7.68%	6.31%	9.21%	10.78% *	10.45% *	4.53%	18.16%
Idaho	6.19%	4.95%	10.33%	7.67%	5.12%	5.90%	13.28%
Montana	5.77%	6.90%	7.34%	8.15% *	4.00% *	8.29%	12.99% *
Nevada	4.19%	6.63%	8.14%	9.67% *	3.22% *	6.46%	12.95% *
New Mexico	5.02%	5.98%	5.89% *	10.10% *	8.62% *	4.95%	6.42% *
Utah	6.07% *	4.57%	10.58% *	4.81% *	4.00% *	4.85%	7.85%
Wyoming	5.85%	7.62%	10.91% *	4.75% *	7.92% *	6.47%	15.15%
Pacific:							
Alaska	5.30%	7.02%	6.34%	9.90% *	10.49% *	5.86%	12.73% *
California	3.33%	3.71%	7.89%	3.05%	5.63%	3.14%	4.39%
Hawaii	4.24%	6.62%	7.55%	6.45%	8.18%	4.55%	11.18%
Oregon	7.52%	6.43%	10.93%	9.81% *	11.58% *	5.92%	11.10%
Washington	7.65%	5.81%	9.97%	13.05% *	11.79% *	7.95%	10.38% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.4.b.(1).(a)(2003) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	47.6%	57.2%	48.0%	43.5%	25.8%	53.5%	56.2%
New England:							
Connecticut	43.0%	33.7%	57.2%	36.3% *	41.2%	46.6%	36.0% *
Maine	32.2%	52.6%	54.1%	20.6% *	17.3% *	55.3%	30.9% *
Massachusetts	49.7%	51.1%	58.6%	46.3%	3.5% *	61.1%	53.6%
New Hampshire	49.7%	63.2%	40.9%	47.8%	31.1%	49.9%	56.8%
Rhode Island	53.1%	47.0%	47.1%	64.1%	24.7%	64.7%	34.9% *
Vermont	45.7%	56.8%	68.7%	13.8% *	7.7% *	54.1%	58.0%
Middle Atlantic:							
New Jersey	48.1%	57.2%	41.7%	49.4%	33.7% *	52.2%	56.3%
New York	35.5%	63.7%	28.2%	28.1% *	26.2% *	36.6%	45.3%
Pennsylvania	40.9%	57.5%	59.9%	28.3% *	23.5%	60.4%	26.6% *
East North Central:							
Illinois	51.8%	46.5%	65.8%	40.8%	64.8%	43.9%	54.9%
Indiana	40.6%	44.0%	65.7%	21.9% *	13.6% *	68.5%	25.2% *
Michigan	58.6%	67.9%	60.5%	49.4%	40.6%	53.2%	80.1%
Ohio	47.6%	58.6%	49.7%	40.3%	31.7% *	40.9%	75.2%
Wisconsin	68.9%	41.2%	59.5%	75.8%	28.8% *	68.0%	73.6%
West North Central:							
Iowa	35.5%	43.8%	45.8%	19.5% *	20.2% *	54.6%	33.5% *
Kansas	43.2%	53.3%	48.3%	26.6% *	19.4% *	57.0%	41.1%
Minnesota	50.7%	47.4%	68.1%	48.4%	19.4% *	67.6%	51.9%
Missouri	54.9%	66.0%	54.4%	37.2% *	15.6% *	71.7%	74.3%
Nebraska	49.0%	47.3%	48.8%	50.9%	39.3%	44.1%	71.1%
North Dakota	57.4%	57.2%	31.9%	66.5%	40.6%	35.7%	74.4%
South Dakota	64.3%	52.4%	69.1%	72.1%	70.7%	67.4%	50.0%
South Atlantic:							
Delaware	53.2%	68.7%	50.5%	26.2% *	3.4% *	58.7%	75.9%
District of Columbia	61.8%	67.0%	55.5%	61.2%	49.6% *	46.3%	88.3%
Florida	54.5%	46.2%	30.7% *	65.0%	14.3% *	37.9%	73.0%
Georgia	36.5%	72.1%	50.3%	19.6% *	23.0% *	64.7%	30.6% *
Maryland	34.8%	58.5%	31.7% *	27.0%	24.0%	49.4%	38.4%
North Carolina	38.0%	54.6%	22.5% *	32.3% *	34.7% *	39.0%	42.9%
South Carolina	51.9%	60.9%	28.0% *	54.6%	21.1% *	48.0%	67.8%
Virginia	33.4%	61.2%	47.8%	24.1% *	40.3%	51.0%	25.6% *
West Virginia	38.1%	55.7%	32.0% *	31.9% *	37.0%	45.1%	32.1% *

East South Central:							
Alabama	57.1%	39.8%	25.3% *	65.8%	44.1%	34.8%	70.0%
Kentucky	55.1%	59.4%	36.9% *	58.9%	35.5% *	42.5%	68.1%
Mississippi	47.6%	45.0%	72.1%	42.3% *	34.5% *	46.3%	58.6%
Tennessee	35.3%	39.7%	16.8% *	53.7%	9.8% *	41.0%	42.5%
West South Central:							
Arkansas	72.8%	77.4%	57.8%	74.3%	44.5%	51.7%	79.0%
Louisiana	48.3%	44.5%	29.4% *	50.3%	18.4% *	21.4% *	62.3%
Oklahoma	51.0%	73.4%	59.1%	28.4%	30.7% *	50.0%	64.2%
Texas	39.4%	53.3%	36.6% *	33.1% *	20.6% *	46.0%	58.5%
Mountain:							
Arizona	37.7%	43.4%	37.9%	34.6% *	25.5% *	39.2%	58.8%
Colorado	34.1%	70.9%	61.3%	10.6% *	35.0% *	61.7%	25.7% *
Idaho	58.4%	61.5%	58.3%	57.7%	27.8% *	66.4%	65.1%
Montana	71.5%	79.9%	45.4%	83.9%	64.8%	65.1%	84.9%
Nevada	53.6%	54.1%	71.6%	36.2% *	37.5% *	51.8%	61.9%
New Mexico	39.7%	61.9%	44.2%	23.9% *	20.6% *	59.7%	41.7%
Utah	43.5%	39.6%	50.1%	33.5% *	43.7% *	38.1%	49.8%
Wyoming	53.3%	55.3%	55.7%	42.0% *	60.0%	42.4%	56.0%
Pacific:							
Alaska	49.8%	73.0%	38.1% *	42.1% *	15.6% *	61.5%	42.9% *
California	58.5%	65.8%	50.1%	58.3%	31.2% *	69.9%	60.5%
Hawaii	70.8%	71.9%	76.0%	66.3%	61.1%	72.9%	80.4%
Oregon	67.9%	82.4%	67.5%	55.5%	27.4% *	80.1%	76.9%
Washington	43.2%	63.6%	76.0%	21.0% *	11.4% *	69.2%	40.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.4.b.(1).(a)(2003) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	2.27%	1.31%	3.34%	3.69%	4.09%	2.30%	2.51%
New England:							
Connecticut	7.76%	8.57%	9.75%	11.94% *	12.00%	8.32%	12.68% *
Maine	8.44%	7.72%	10.20%	9.61% *	10.15% *	7.13%	9.55% *
Massachusetts	8.12%	8.81%	7.97%	12.65%	14.98% *	6.49%	10.42%
New Hampshire	4.88%	9.50%	9.17%	7.58%	8.34%	5.39%	12.28%
Rhode Island	5.27%	6.84%	11.10%	12.66%	6.00%	6.18%	11.14% *
Vermont	5.11%	7.77%	13.37%	13.91% *	10.90% *	6.79%	12.64%
Middle Atlantic:							
New Jersey	7.42%	9.50%	10.96%	14.28%	12.36% *	9.75%	6.56%
New York	4.63%	7.19%	6.30%	10.35% *	9.29% *	7.98%	7.88%
Pennsylvania	5.73%	8.75%	10.59%	9.17% *	6.01%	8.53%	9.92% *
East North Central:							
Illinois	8.03%	9.92%	15.31%	12.13%	16.83%	6.70%	12.68%
Indiana	9.32%	9.65%	13.61%	15.28% *	10.16% *	7.93%	13.02% *
Michigan	5.50%	7.69%	11.81%	10.64%	10.73%	8.56%	9.42%
Ohio	4.94%	7.45%	11.41%	10.93%	12.14% *	7.39%	10.82%
Wisconsin	6.60%	10.75%	9.99%	15.03%	9.83% *	6.56%	15.75%
West North Central:							
Iowa	5.21%	8.52%	11.43%	7.41% *	11.55% *	6.22%	10.12% *
Kansas	7.44%	9.76%	11.38%	11.11% *	13.87% *	7.77%	11.50%
Minnesota	8.56%	7.63%	12.03%	11.55%	11.72% *	9.76%	13.61%
Missouri	8.05%	7.61%	11.10%	16.17% *	14.94% *	7.07%	14.70%
Nebraska	6.01%	10.23%	11.22%	10.34%	10.24%	5.31%	15.57%
North Dakota	7.30%	7.11%	7.40%	11.09%	10.53%	10.02%	15.41%
South Dakota	4.60%	9.18%	11.31%	15.59%	14.06%	5.02%	14.25%
South Atlantic:							
Delaware	7.40%	9.48%	12.62%	8.61% *	10.64% *	7.48%	12.77%
District of Columbia	9.29%	7.42%	11.81%	16.19%	15.09% *	6.48%	10.73%
Florida	7.46%	5.60%	13.43% *	13.49%	13.09% *	7.18%	10.50%
Georgia	9.73%	6.50%	14.02%	5.89% *	15.74% *	9.18%	12.51% *
Maryland	5.23%	7.66%	10.64% *	7.33%	7.18%	6.95%	10.32%
North Carolina	5.33%	9.90%	10.52% *	10.37% *	14.13% *	9.95%	12.59%
South Carolina	5.86%	9.09%	11.31% *	14.28%	13.08% *	12.31%	15.33%
Virginia	8.64%	7.75%	10.99%	11.56% *	11.10%	9.12%	13.23% *
West Virginia	6.75%	10.73%	9.90% *	9.66% *	11.03%	6.48%	13.94% *

East South Central:							
Alabama	8.80%	6.92%	14.78% *	15.01%	12.53%	9.75%	18.64%
Kentucky	7.92%	10.03%	14.87% *	13.45%	14.29% *	7.20%	14.19%
Mississippi	9.37%	12.38%	17.62%	12.87% *	12.64% *	10.68%	15.67%
Tennessee	5.41%	9.56%	13.20% *	12.23%	14.97% *	10.44%	8.39%
West South Central:							
Arkansas	8.66%	4.38%	13.22%	21.05%	12.72%	11.18%	15.31%
Louisiana	9.25%	13.23%	13.44% *	11.59%	10.03% *	16.72% *	13.22%
Oklahoma	7.39%	10.22%	13.45%	8.23%	10.57% *	12.80%	12.55%
Texas	6.60%	8.37%	12.29% *	10.29% *	10.89% *	7.51%	10.61%
Mountain:							
Arizona	9.51%	11.34%	10.46%	11.71% *	10.81% *	11.02%	13.44%
Colorado	8.81%	9.41%	11.93%	10.65% *	15.22% *	6.30%	15.85% *
Idaho	6.55%	7.40%	10.53%	14.61%	11.14% *	4.95%	15.94%
Montana	7.06%	5.22%	8.26%	15.86%	15.31%	6.81%	20.47%
Nevada	7.20%	9.02%	15.67%	12.11% *	14.55% *	8.12%	12.66%
New Mexico	6.61%	9.18%	10.14%	8.29% *	11.46% *	8.34%	10.94%
Utah	6.24%	8.76%	13.47%	11.39% *	13.11% *	8.36%	12.21%
Wyoming	7.15%	7.42%	14.72%	15.20% *	15.41%	8.97%	13.72%
Pacific:							
Alaska	7.62%	5.98%	13.86% *	12.75% *	10.04% *	7.93%	15.86% *
California	5.06%	3.22%	9.38%	10.78%	11.26% *	5.24%	6.62%
Hawaii	4.69%	8.68%	9.82%	10.59%	11.24%	5.65%	15.96%
Oregon	5.47%	6.32%	13.95%	12.94%	15.89% *	9.46%	10.54%
Washington	8.72%	6.18%	12.19%	16.39% *	15.31% *	8.02%	10.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.4.b.(2)(2003) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	15.3%	22.0%	14.9%	13.2%	5.8%	18.0%	23.6%
New England:							
Connecticut	14.3%	18.1%	14.5%	10.3% *	7.6% *	16.0%	19.6% *
Maine	12.2%	24.1%	7.0% *	10.1%	5.5%	16.8%	16.0%
Massachusetts	17.5%	23.4%	17.0% *	16.2%	0.9% *	22.1%	23.3% *
New Hampshire	12.5%	25.7%	9.0% *	10.3%	3.2% *	17.7%	11.7% *
Rhode Island	14.5%	19.9%	13.2% *	12.8% *	4.1% *	24.9%	5.8% *
Vermont	14.7%	28.7%	28.4%	3.0% *	1.9% *	19.9%	16.1% *
Middle Atlantic:							
New Jersey	17.0%	25.9%	14.0%	16.2% *	10.8% *	19.1%	20.6% *
New York	14.6%	26.9%	10.5% *	11.8%	9.6% *	14.5%	23.2%
Pennsylvania	11.4%	21.7%	17.3%	7.2% *	4.0%	18.8%	11.6% *
East North Central:							
Illinois	13.5%	14.7%	22.4%	7.8% *	15.0% *	10.0%	18.5% *
Indiana	14.3%	19.1%	24.9% *	6.8% *	3.0% *	26.2%	11.2% *
Michigan	14.6%	33.2%	12.6% *	9.6%	6.3% *	14.2%	31.4%
Ohio	14.4%	16.8%	19.9% *	9.5% *	5.5% *	16.6%	29.1%
Wisconsin	30.9%	11.4%	19.2%	42.6%	3.6%	17.9%	63.4%
West North Central:							
Iowa	10.4%	22.9%	15.9% *	3.8% *	4.6% *	19.4%	12.4% *
Kansas	13.8%	20.4% *	17.6% *	6.4% *	3.7% *	24.0%	16.7% *
Minnesota	18.6%	18.5%	21.0% *	18.1%	6.2% *	23.6%	25.6% *
Missouri	10.4% *	20.3%	6.3% *	7.4% *	4.3% *	12.2% *	11.9% *
Nebraska	10.4%	14.3% *	11.4% *	7.7%	6.1% *	11.4%	19.9% *
North Dakota	20.2%	23.7%	10.5% *	23.5%	6.7% *	10.5% *	58.5%
South Dakota	15.5%	22.3%	27.3%	7.3% *	6.9% *	25.5%	22.4% *
South Atlantic:							
Delaware	13.7%	30.4%	12.1% *	3.9% *	0.8% *	12.1% *	26.8% *
District of Columbia	24.2%	27.8%	15.8% *	34.0% *	21.6% *	14.9%	44.8%
Florida	27.4%	17.1%	13.9% *	36.5% *	5.0% *	15.1%	47.4%
Georgia	10.4% *	30.4%	11.9% *	5.3% *	6.6% *	26.4%	6.3% *
Maryland	9.6%	19.4%	8.6% *	7.0% *	8.0% *	10.2% *	11.2% *
North Carolina	9.2%	23.0%	4.3% *	6.4% *	8.0% *	11.2%	6.6% *
South Carolina	14.9%	23.4%	7.4% *	14.4% *	2.0% *	21.3%	31.1% *
Virginia	12.7%	24.7%	13.2%	10.1%	3.9% *	18.1% *	15.2% *
West Virginia	12.2%	17.5%	12.5% *	8.9% *	7.4% *	17.6%	14.4% *

East South Central:							
Alabama	21.9%	10.6% *	6.3% *	30.4%	7.1% *	13.2% *	40.0%
Kentucky	21.6%	16.7%	8.7% *	30.1%	7.5% *	12.4%	49.0%
Mississippi	9.9%	7.6% *	14.2% *	9.4% *	4.7% *	13.2%	13.6% *
Tennessee	11.3%	17.2%	6.9% *	11.6%	1.6% *	20.5%	14.1% *
West South Central:							
Arkansas	29.9%	24.2%	9.9%	40.1% *	3.3% *	13.5% *	55.8%
Louisiana	23.7%	7.4% *	7.8% *	31.2% *	5.4% *	6.5% *	45.0%
Oklahoma	12.1%	27.3%	12.9% *	5.4% *	3.7%	20.0% *	16.6% *
Texas	9.2%	20.7%	10.8% *	6.1% *	4.7%	13.6% *	11.2% *
Mountain:							
Arizona	11.0%	16.0% *	11.4% *	8.8%	8.9% *	11.3%	13.2%
Colorado	11.7%	25.6%	22.6%	3.5%	1.8% *	13.4%	17.9% *
Idaho	19.8%	20.1%	30.3%	15.3% *	5.1% *	19.1%	35.3%
Montana	19.0%	39.1%	12.8% *	15.7% *	4.5% *	29.7%	32.7% *
Nevada	11.4%	15.1% *	20.2%	5.5% *	2.2% *	17.3%	16.8% *
New Mexico	9.5%	24.4%	8.6% *	5.6% *	4.0%	21.8%	8.5% *
Utah	7.0% *	8.8%	16.6% *	2.3% *	2.8% *	8.0% *	14.1% *
Wyoming	16.1%	30.1%	18.4% *	5.2% *	8.2% *	12.9% *	29.5% *
Pacific:							
Alaska	10.4%	28.2%	10.0%	4.7% *	1.4% *	19.8%	9.4% *
California	16.0%	27.2%	15.2% *	11.8%	5.9%	26.3%	14.1%
Hawaii	34.4%	40.2%	40.7%	27.6%	24.7%	40.3%	37.1%
Oregon	21.0%	26.9%	27.3% *	12.7% *	4.2% *	21.6%	55.9%
Washington	16.4%	25.4%	32.6%	7.4% *	3.9% *	33.4%	11.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.B.4.b.(2)(2003) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	1.98%	0.69%	1.94%	2.62%	0.83%	1.13%	3.81%
New England:							
Connecticut	2.42%	2.85%	3.94%	3.67% *	3.18% *	3.14%	10.46% *
Maine	1.93%	5.25%	2.66% *	2.73%	1.52%	2.34%	4.01%
Massachusetts	3.07%	6.04%	5.55% *	4.12%	5.27% *	3.54%	9.65% *
New Hampshire	1.62%	6.48%	6.95% *	2.87%	1.11% *	3.44%	4.47% *
Rhode Island	2.69%	1.70%	6.26% *	7.50% *	2.47% *	3.97%	5.50% *
Vermont	2.33%	5.43%	7.48%	1.35% *	1.57% *	3.88%	5.20% *
Middle Atlantic:							
New Jersey	3.28%	5.55%	2.93%	6.18% *	7.19% *	4.59%	7.75% *
New York	2.11%	4.43%	3.84% *	3.34%	2.92% *	2.31%	5.20%
Pennsylvania	2.98%	5.41%	4.96%	2.75% *	1.19%	4.77%	4.30% *
East North Central:							
Illinois	1.77%	3.11%	6.31%	3.57% *	5.41% *	2.60%	11.14% *
Indiana	3.81%	4.60%	8.01% *	5.47% *	1.33% *	7.39%	9.64% *
Michigan	2.08%	4.90%	5.44% *	2.25%	2.25% *	2.94%	6.94%
Ohio	3.48%	3.42%	6.80% *	3.66% *	2.60% *	4.47%	7.05%
Wisconsin	6.90%	2.59%	4.68%	11.68%	1.05%	4.67%	16.18%
West North Central:							
Iowa	2.66%	3.77%	5.04% *	1.52% *	1.58% *	3.54%	5.03% *
Kansas	2.89%	6.77% *	7.46% *	3.37% *	3.06% *	5.02%	7.14% *
Minnesota	3.74%	3.29%	8.05% *	3.67%	10.13% *	6.18%	7.91% *
Missouri	3.98% *	5.24%	3.36% *	5.16% *	2.35% *	5.31% *	4.22% *
Nebraska	1.61%	4.63% *	4.56% *	2.12%	1.88% *	1.63%	7.61% *
North Dakota	4.48%	4.02%	3.87% *	6.26%	2.28% *	5.26% *	14.40%
South Dakota	3.89%	5.27%	6.16%	3.74% *	2.82% *	4.57%	12.26% *
South Atlantic:							
Delaware	2.64%	5.66%	5.56% *	1.52% *	0.67% *	5.22% *	8.61% *
District of Columbia	5.74%	6.44%	9.56% *	12.12% *	8.35% *	4.32%	11.05%
Florida	6.71%	2.89%	4.89% *	11.32% *	4.67% *	2.97%	11.57%
Georgia	4.53% *	5.74%	5.07% *	1.74% *	2.06% *	7.71%	7.40% *
Maryland	1.99%	4.99%	2.86% *	2.43% *	3.82% *	5.00% *	3.74% *
North Carolina	2.18%	5.40%	3.04% *	5.07% *	2.98% *	3.14%	4.68% *
South Carolina	4.31%	5.65%	6.49% *	6.13% *	1.40% *	5.07%	9.84% *
Virginia	2.08%	4.21%	3.09%	2.27%	2.10% *	6.77% *	9.26% *
West Virginia	2.20%	3.10%	4.27% *	3.52% *	5.43% *	2.87%	10.09% *

East South Central:							
Alabama	5.94%	3.51% *	8.53% *	7.62%	4.05% *	5.93% *	11.44%
Kentucky	5.29%	4.89%	2.65% *	8.98%	4.01% *	3.08%	11.87%
Mississippi	2.16%	3.69% *	5.34% *	7.07% *	5.22% *	3.81%	8.13% *
Tennessee	2.07%	4.42%	3.52% *	3.47%	2.57% *	4.28%	5.48% *
West South Central:							
Arkansas	7.75%	4.69%	2.83%	13.07% *	4.39% *	4.30% *	14.86%
Louisiana	6.66%	2.50% *	12.45% *	10.28% *	5.07% *	4.04% *	11.26%
Oklahoma	3.03%	5.20%	6.59% *	2.38% *	1.05%	7.47% *	9.91% *
Texas	2.22%	3.73%	4.40% *	3.13% *	1.36%	5.20% *	7.67% *
Mountain:							
Arizona	1.82%	5.09% *	3.49% *	2.41%	2.84% *	1.80%	2.95%
Colorado	2.29%	5.42%	6.65%	0.88%	10.44% *	2.45%	9.09% *
Idaho	4.01%	3.24%	8.89%	6.10% *	2.76% *	3.94%	9.71%
Montana	5.48%	6.83%	4.29% *	8.57% *	1.74% *	7.09%	10.92% *
Nevada	2.06%	5.42% *	5.68%	2.54% *	1.78% *	3.80%	10.29% *
New Mexico	1.66%	5.32%	2.69% *	2.95% *	0.87%	3.83%	4.00% *
Utah	3.47% *	1.77%	6.33% *	1.71% *	1.69% *	2.72% *	4.59% *
Wyoming	3.65%	6.08%	5.88% *	2.28% *	5.40% *	4.75% *	10.78% *
Pacific:							
Alaska	2.91%	4.37%	2.55%	6.27% *	10.41% *	4.90%	10.45% *
California	1.64%	3.16%	4.67% *	2.46%	1.64%	3.51%	2.99%
Hawaii	2.82%	6.49%	6.01%	7.24%	4.99%	3.92%	10.72%
Oregon	4.70%	6.25%	9.59% *	6.51% *	7.47% *	5.06%	9.58%
Washington	3.80%	4.19%	7.61%	9.86% *	2.71% *	6.33%	10.40% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	3,481	3,467	3,689	3,323	3,351	3,523	3,451
New England:							
Connecticut	3,676	3,602	4,044	3,510	3,549	3,690	3,675
Maine	3,852	3,886	3,911	3,319	3,784	3,964	3,652
Massachusetts	3,496	3,473	3,506	3,647	3,358	3,584	3,364
New Hampshire	3,563	3,716	2,778	3,883	3,633	3,830	2,884
Rhode Island	3,725	3,688	3,923	3,754	3,861	3,889	3,310
Vermont	3,596	3,561	3,578	3,936	3,843	3,602	3,508
Middle Atlantic:							
New Jersey	3,814	3,781	3,907	3,898	4,128	3,894	3,559
New York	3,592	3,631	3,341	3,476	3,420	3,716	3,358
Pennsylvania	3,449	3,357	3,862	3,598	3,538	3,528	3,257
East North Central:							
Illinois	3,692	3,710	3,588	3,556	3,703	3,851	3,325
Indiana	3,493	3,500	3,358	3,651	3,764	3,588	3,275
Michigan	3,671	3,722	3,508	3,366	3,526	3,774	3,558
Ohio	3,416	3,384	3,591	3,537	3,547	3,382	3,416
Wisconsin	3,749	3,806	4,020	3,169	3,280	3,918	3,596
West North Central:							
Iowa	3,270	3,306	3,259	2,922	3,045	3,210	3,472
Kansas	3,401	3,436	3,468	2,521	3,595	3,393	3,286
Minnesota	3,679	3,629	4,037	3,749	3,412	3,759	3,556
Missouri	3,305	3,205	3,770	3,174	3,691	3,284	3,203
Nebraska	3,506	3,492	3,433	3,878	3,089	3,651	3,456
North Dakota	2,999	2,961	3,212	2,989	2,890	3,045	2,982
South Dakota	3,361	3,288	3,698	3,491	3,584	3,291	3,449
South Atlantic:							
Delaware	3,854	3,902	3,435	3,806	2,923	3,654	4,162
District of Columbia	3,740	3,739	3,952	3,171	3,318	3,669	3,941
Florida	3,592	3,508	4,371	3,347	3,371	3,710	3,505
Georgia	3,624	3,729	3,080	3,017	3,756	3,596	3,611
Maryland	3,427	3,445	3,490	3,061	3,087	3,594	3,176
North Carolina	3,411	3,457	3,123	3,097	2,969	3,576	3,128
South Carolina	3,371	3,336	3,973	3,169	3,724	3,337	3,250
Virginia	3,322	3,353	3,346	2,984	3,205	3,432	3,174
West Virginia	3,809	3,814	3,931	3,447	3,359	4,197	3,525

East South Central:							
Alabama	3,156	3,180	2,971	3,038	3,305	3,054	3,248
Kentucky	3,437	3,343	4,121	3,203	3,878	3,328	3,289
Mississippi	3,305	3,315	3,549	2,840	3,296	3,274	3,360
Tennessee	3,597	3,629	3,456	3,225	3,246	3,367	4,028
West South Central:							
Arkansas	3,127	3,068	3,265	3,421	3,295	3,009	3,229
Louisiana	3,317	3,356	3,330	3,082	3,371	3,451	3,102
Oklahoma	3,285	3,240	3,823	3,138	3,308	3,481	3,018
Texas	3,400	3,424	3,445	3,006	3,273	3,491	3,307
Mountain:							
Arizona	3,209	3,180	3,310	3,445	3,264	3,129	3,308
Colorado	3,645	3,531	4,562	3,034	3,590	3,626	3,691
Idaho	3,331	3,100	3,827	3,957	3,317	3,137	3,590
Montana	3,506	3,478	3,684	3,413	3,450	3,357	3,793
Nevada	3,578	3,468	4,654	3,212	2,812	3,297	4,118
New Mexico	3,361	3,417	3,215	2,673	3,124	3,430	3,342
Utah	3,352	3,060	4,625	3,645	3,342	3,037	3,853
Wyoming	3,706	3,637	4,173	3,537	3,362	3,805	3,706
Pacific:							
Alaska	4,011	4,001	4,150	3,721	2,956	4,211	3,756
California	3,293	3,265	3,733	2,953	2,739	3,197	3,662
Hawaii	3,020	3,064	2,980	2,635	2,844	3,152	2,820
Oregon	3,362	3,285	3,757	3,903	3,267	3,336	3,480
Washington	3,520	3,506	3,658	3,453	3,320	3,525	3,591

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	10.92	10.88	116.52	47.40	46.83	15.61	27.67
New England:							
Connecticut	113.06	134.02	282.29	306.65	236.07	166.48	119.07
Maine	97.53	92.41	248.37	326.48	236.22	111.01	162.11
Massachusetts	82.99	93.41	118.57	194.37	507.61	60.93	154.12
New Hampshire	90.32	130.38	418.36	327.90	148.59	124.20	275.95
Rhode Island	78.33	107.14	429.98	268.98	277.43	98.27	198.40
Vermont	107.35	100.29	201.07	245.82	344.75	110.59	154.59
Middle Atlantic:							
New Jersey	179.07	169.46	349.68	560.84	328.18	197.19	194.07
New York	80.88	82.32	137.67	166.46	198.41	94.49	73.54
Pennsylvania	93.76	82.82	300.98	353.99	252.33	122.93	135.04
East North Central:							
Illinois	101.50	93.99	360.20	447.18	230.06	151.22	148.35
Indiana	123.43	122.24	312.64	220.64	385.67	158.97	127.23
Michigan	110.73	138.28	233.39	191.08	158.56	129.92	217.38
Ohio	105.28	110.27	222.32	379.60	225.38	213.77	101.24
Wisconsin	115.42	109.51	304.18	502.05	448.66	174.59	192.76
West North Central:							
Iowa	89.67	133.81	224.71	335.55	112.76	113.15	168.37
Kansas	81.71	89.30	204.22	423.92	246.14	155.00	171.22
Minnesota	133.21	168.07	152.70	260.82	245.41	180.62	274.76
Missouri	77.97	84.50	338.88	386.96	364.22	92.56	209.25
Nebraska	140.08	169.67	165.35	617.14	191.17	110.48	233.24
North Dakota	68.52	70.62	168.19	156.70	108.55	87.23	147.68
South Dakota	130.41	118.82	290.00	306.47	227.71	126.78	247.59
South Atlantic:							
Delaware	183.86	193.49	161.46	414.33	487.03	148.82	287.36
District of Columbia	79.32	98.81	354.15	376.85	506.60	61.50	240.63
Florida	99.23	67.52	427.68	421.37	178.72	89.05	174.37
Georgia	84.17	134.84	228.86	280.79	292.36	129.08	107.21
Maryland	89.83	84.48	445.33	210.26	381.73	97.84	148.15
North Carolina	118.30	120.62	300.07	395.35	301.73	149.39	140.47
South Carolina	119.68	102.82	636.65	315.28	461.20	87.26	222.04
Virginia	101.50	124.21	106.83	134.23	188.71	122.89	226.43
West Virginia	117.41	161.39	392.12	289.68	161.96	243.68	204.75

East South Central:							
Alabama	58.81	65.97	345.73	195.99	195.62	78.03	217.19
Kentucky	126.05	139.70	439.08	466.37	412.03	93.65	326.99
Mississippi	98.40	100.04	607.32	345.90	292.58	114.10	134.14
Tennessee	104.00	134.81	355.57	351.72	204.60	62.63	235.54
West South Central:							
Arkansas	96.06	94.49	178.65	668.82	273.99	113.53	127.88
Louisiana	137.61	167.68	460.71	237.65	177.28	127.68	253.87
Oklahoma	92.60	97.46	662.71	400.75	142.68	124.57	198.99
Texas	73.59	75.17	103.55	221.85	161.64	87.72	116.07
Mountain:							
Arizona	72.94	87.50	168.10	519.77	248.84	79.79	147.29
Colorado	166.27	172.60	405.80	502.35	362.75	233.81	201.85
Idaho	139.45	88.16	421.39	394.10	297.15	147.82	229.43
Montana	145.05	132.19	279.11	562.49	150.19	150.72	441.86
Nevada	151.66	145.96	505.54	947.41	214.98	109.96	274.30
New Mexico	77.68	80.21	159.71	419.51	180.49	84.65	92.95
Utah	200.57	109.53	603.15	417.55	399.16	121.97	353.07
Wyoming	207.32	228.16	483.22	517.84	357.43	214.06	474.75
Pacific:							
Alaska	263.87	241.60	569.25	516.31	693.28	266.35	279.50
California	55.19	40.88	322.72	106.19	144.41	60.27	203.64
Hawaii	86.04	120.71	178.86	102.31	184.48	131.06	91.39
Oregon	89.87	98.20	511.37	511.31	290.31	97.45	124.48
Washington	94.27	92.60	261.92	224.33	409.43	123.82	139.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	3,311	3,308	3,336	3,307	3,254	3,326	3,305
New England:							
Connecticut	3,729	3,750	3,776	3,045	3,224	3,776	3,766
Maine	4,168	4,203	4,036	3,906	3,946	4,223	4,160
Massachusetts	3,539	3,487	3,607	3,738	3,508	3,543	3,530
New Hampshire	3,573	3,592	3,340	3,791	3,626	3,703	3,056
Rhode Island	3,580	3,549	3,669	3,642	4,252	3,694	2,963
Vermont	3,698	3,640	3,547	4,350	4,049	3,945	3,111
Middle Atlantic:							
New Jersey	3,654	3,548	3,923	3,737	4,593	3,784	2,956
New York	3,510	3,546	3,227	3,637	3,945	3,551	3,225
Pennsylvania	3,571	3,447	4,265	3,521	3,444	3,621	3,544
East North Central:							
Illinois	3,369	3,373	3,240	3,703	3,234	3,522	3,111
Indiana	3,372	3,380	3,140	4,261	3,441	3,469	3,214
Michigan	3,272	3,273	3,256	3,323	3,550	3,368	2,969
Ohio	3,628	3,636	3,758	2,652	4,375	3,536	3,334
Wisconsin	3,477	3,595	2,844	3,017	2,836	3,291	3,877
West North Central:							
Iowa	3,430	3,501	3,124	3,326	3,333	2,967	4,183
Kansas	3,211	3,180	3,624	1,728 *	3,239	3,171	3,311
Minnesota	3,427	3,527	3,570	2,696	3,689	3,532	3,222
Missouri	3,090	3,160	2,653	3,464	2,470	3,110	3,194
Nebraska	3,118	3,058	3,405	3,526 *	2,748	3,052	3,278
North Dakota	2,942	2,929	2,838	3,102	3,376	2,666	3,068
South Dakota	3,713	3,575	4,411	3,981	4,276	3,423	3,851
South Atlantic:							
Delaware	3,468	3,458	3,459	3,759	3,456	3,485	3,441
District of Columbia	3,344	3,329	3,697	3,007	3,362	3,350	3,323
Florida	3,377	3,493	2,632	3,221	2,985	3,540	3,219
Georgia	3,208	3,226	3,093	3,194	2,829	2,762	3,934
Maryland	3,330	3,366	3,295	3,029	2,729	3,436	3,177
North Carolina	3,427	3,423	2,960	3,617	3,328	3,425	3,519
South Carolina	3,300	3,260	3,938	3,306	2,525 *	3,556	3,262
Virginia	3,133	3,171	3,054	2,829	2,578	2,993	3,651
West Virginia	3,344	3,463	2,942	2,235	2,871	3,629	3,200

East South Central:							
Alabama	3,049	3,030	3,142	2,566	3,279	2,914	2,864
Kentucky	3,395	3,214	3,709	5,863	3,442	3,320	3,437
Mississippi	3,620	3,526	4,729	.	6,487	3,009	3,196
Tennessee	3,331	3,353	3,629	2,895	3,218	3,014	3,674
West South Central:							
Arkansas	3,317	3,341	2,807	4,555	3,031	3,555	3,180
Louisiana	3,329	3,352	3,514	2,566	3,409	3,378	3,096
Oklahoma	3,116	3,106	3,557	2,760	3,583	3,312	2,718
Texas	3,452	3,444	3,734	3,184	3,357	3,533	3,360
Mountain:							
Arizona	3,054	3,027	3,135	3,126	3,144	3,017	3,066
Colorado	3,364	3,330	3,681	3,663	3,093	3,484	3,165
Idaho	3,010	2,887	3,538	3,220	3,506	3,221	2,834
Montana	3,030	3,073	3,475	2,633	3,620	2,863	2,938
Nevada	3,525	3,487	3,819	3,937	3,381	3,300	3,952
New Mexico	3,159	3,117	3,862	2,491	3,321	3,074	3,431
Utah	2,657	2,623	2,438	3,342	2,908	2,667	2,493
Wyoming	3,108	2,852	4,137	5,036 *	3,845	3,621	2,622
Pacific:							
Alaska	3,262	3,268	1,788 *	4,596 *	2,749 *	3,798	3,038
California	2,969	2,977	3,018	2,745	2,617	2,965	3,223
Hawaii	2,969	2,981	3,298	2,583	2,711	3,132	2,742
Oregon	3,129	3,131	2,598	3,603	3,104	3,193	2,782
Washington	3,418	3,401	2,969	4,637	3,594	3,385	3,406

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.a(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	25.18	24.18	88.27	100.75	113.50	28.42	61.43
New England:							
Connecticut	95.30	119.78	436.69	479.21	223.47	156.75	371.87
Maine	134.06	137.51	643.70	654.51	486.57	180.09	534.15
Massachusetts	95.40	133.48	101.50	462.11	721.87	91.80	210.03
New Hampshire	98.85	105.03	252.96	305.01	468.16	115.98	591.90
Rhode Island	173.29	170.94	470.78	807.93	619.22	155.45	198.02
Vermont	146.28	142.69	448.74	671.66	848.78	86.03	177.86
Middle Atlantic:							
New Jersey	250.83	234.45	596.06	807.51	995.30	198.19	231.99
New York	86.87	95.35	129.79	209.48	302.77	79.18	115.57
Pennsylvania	154.15	142.30	642.92	539.11	455.88	184.16	218.34
East North Central:							
Illinois	246.27	251.29	560.67	824.50	374.46	273.59	362.83
Indiana	229.93	354.82	781.54	1,210.94	720.68	272.27	249.36
Michigan	81.09	140.75	523.78	618.99	668.66	107.57	340.93
Ohio	162.29	192.60	648.91	573.86	665.92	304.14	428.75
Wisconsin	290.51	406.38	793.72	643.79	519.16	324.55	446.90
West North Central:							
Iowa	175.99	193.67	543.76	641.49	558.14	244.59	707.12
Kansas	137.75	152.20	870.37	545.68 *	771.29	209.55	525.36
Minnesota	102.81	142.00	606.48	511.46	691.78	180.88	642.04
Missouri	112.62	96.12	547.59	850.25	481.88	136.55	378.76
Nebraska	304.45	296.96	959.35	1,095.95 *	819.30	445.86	610.32
North Dakota	118.77	337.80	741.22	509.24	395.89	355.86	793.82
South Dakota	227.47	297.94	773.33	1,013.87	742.76	186.04	935.36
South Atlantic:							
Delaware	102.30	118.53	452.49	593.25	650.53	138.54	303.02
District of Columbia	63.37	40.35	655.56	585.65	739.49	84.22	150.77
Florida	100.87	82.08	441.78	536.10	634.03	95.08	117.13
Georgia	186.38	205.19	671.16	608.40	534.05	178.54	234.94
Maryland	163.46	181.38	404.39	369.66	424.44	167.78	235.64
North Carolina	187.75	198.80	886.17	633.39	550.70	325.08	470.34
South Carolina	209.74	167.48	1,078.48	800.77	838.77 *	256.49	611.81
Virginia	100.26	122.34	352.82	354.88	472.05	122.75	453.99
West Virginia	175.21	218.18	574.52	598.47	691.19	425.01	481.44

East South Central:							
Alabama	132.54	145.61	755.59	765.06	609.55	250.53	690.20
Kentucky	186.91	157.95	790.88	1,467.19	677.79	427.44	230.71
Mississippi	226.02	267.98	1,336.19	.	1,723.54	274.03	375.23
Tennessee	186.06	242.10	1,043.58	748.68	803.43	284.72	564.85
West South Central:							
Arkansas	249.85	278.78	814.75	1,240.06	798.11	663.42	399.19
Louisiana	93.87	116.91	865.64	674.73	419.46	171.23	345.88
Oklahoma	152.05	149.89	997.70	548.05	693.79	230.84	317.62
Texas	54.55	59.35	585.59	547.54	273.39	57.49	105.58
Mountain:							
Arizona	105.97	109.58	483.23	689.02	454.42	186.62	173.04
Colorado	227.12	242.08	603.17	849.43	703.85	280.38	490.05
Idaho	390.72	579.16	917.70	784.92	846.97	558.20	539.15
Montana	352.20	471.13	845.01	627.12	1,004.45	332.37	660.70
Nevada	188.30	199.64	666.85	1,066.08	500.07	264.42	277.79
New Mexico	88.04	87.93	643.21	555.82	412.24	126.47	516.76
Utah	89.14	111.28	637.83	656.39	581.23	127.43	223.64
Wyoming	206.15	149.70	910.11	1,527.34 *	1,006.34	416.43	398.97
Pacific:							
Alaska	658.28	726.76	565.42 *	1,453.38 *	826.73 *	742.03	802.41
California	66.75	80.46	176.43	260.19	160.05	85.04	145.91
Hawaii	188.05	239.67	486.48	104.57	219.88	267.18	89.88
Oregon	79.99	78.66	661.31	838.13	648.56	92.42	328.78
Washington	122.77	137.72	577.07	998.92	839.41	189.65	277.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.b(2003) 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, 2003

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	3,538	3,543	3,585	3,383	3,446	3,611	3,444
New England:							
Connecticut	3,740	3,682	4,064	3,514	3,636	3,805	3,637
Maine	3,739	3,694	4,037	3,438	3,883	3,881	3,526
Massachusetts	3,417	3,430	3,322	3,402	2,986	3,565	3,323
New Hampshire	3,555	3,900	2,329	3,941	3,645	4,032	2,720
Rhode Island	3,685	3,665	3,824	3,627	3,696	3,971	3,161
Vermont	3,652	3,642	3,562	4,192	3,815	3,612	3,696
Middle Atlantic:							
New Jersey	3,819	3,855	3,545	4,065	3,654	3,929	3,583
New York	3,663	3,720	3,425	3,289	3,066	3,837	3,437
Pennsylvania	3,374	3,293	3,653	3,628	3,781	3,427	3,172
East North Central:							
Illinois	3,787	3,830	3,491	3,513	3,847	3,928	3,400
Indiana	3,590	3,600	3,447	3,726	4,059	3,694	3,303
Michigan	3,705	3,754	3,519	3,301	3,431	3,823	3,621
Ohio	3,361	3,337	3,417	3,579	3,085	3,334	3,464
Wisconsin	3,797	3,755	4,379	3,121	3,542	3,903	3,610
West North Central:							
Iowa	3,268	3,297	3,273	2,929	3,075	3,273	3,344
Kansas	3,431	3,479	3,438	2,483	3,441	3,443	3,401
Minnesota	3,769	3,652	4,201	4,217	3,895	3,864	3,577
Missouri	3,372	3,227	3,975	3,280	3,933	3,342	3,213
Nebraska	3,575	3,561	3,475	4,028	3,142	3,733	3,527
North Dakota	3,000	2,987	3,247	2,810	2,549	3,086	3,019
South Dakota	3,312	3,230	3,642	3,608	3,566	3,245	3,448
South Atlantic:							
Delaware	3,721	3,760	3,405	3,759	2,935	3,803	3,761
District of Columbia	3,922	3,902	4,092	5,065	3,572	3,819	4,132
Florida	3,565	3,551	3,802	3,413	3,812	3,869	3,221
Georgia	3,813	3,932	3,052	3,350	4,333	3,923	3,529
Maryland	3,509	3,462	4,273	3,181	3,290	3,635	3,325
North Carolina	3,322	3,348	3,181	3,021	3,003	3,441	3,145
South Carolina	3,434	3,379	4,133	3,346	4,049	3,312	3,344
Virginia	3,313	3,321	3,406	2,973	3,301	3,451	3,125
West Virginia	3,903	3,869	4,175	4,055	3,501	4,330	3,560

East South Central:							
Alabama	3,133	3,168	2,883	2,798	3,356	2,992	3,287
Kentucky	3,465	3,372	4,300	2,940	4,059	3,289	3,326
Mississippi	3,322	3,361	3,274	2,876	3,012	3,414	3,400
Tennessee	3,539	3,558	3,459	3,361	3,247	3,379	3,901
West South Central:							
Arkansas	3,159	3,090	3,313	4,156	3,352	3,105	3,138
Louisiana	3,408	3,408	3,821	3,263	3,470	3,461	3,279
Oklahoma	3,372	3,327	3,870	3,215	3,211	3,629	3,106
Texas	3,484	3,519	3,470	3,049	3,312	3,559	3,448
Mountain:							
Arizona	3,325	3,289	3,439	3,843	3,463	3,195	3,496
Colorado	3,649	3,676	3,910	2,855	3,913	3,755	3,396
Idaho	3,226	3,118	3,097	4,049	3,376	3,065	3,409
Montana	3,594	3,529	3,701	4,277	3,234	3,416	4,086
Nevada	3,407	3,464	2,955	3,067	2,558	3,267	3,802
New Mexico	3,549	3,603	3,431	2,757	3,403	3,660	3,441
Utah	3,274	3,269	3,052	3,717	3,437	3,207	3,353
Wyoming	3,919	4,016	3,092	3,713	4,395	4,111	3,608
Pacific:							
Alaska	3,980	3,953	4,226	3,558	4,162	3,906	4,145
California	3,581	3,612	3,456	3,233	2,992	3,556	3,711
Hawaii	2,962	3,024	2,794	2,693	2,889	2,994	2,940
Oregon	3,441	3,415	3,414	3,984	3,398	3,466	3,396
Washington	3,563	3,554	3,980	2,950	3,286	3,529	3,811

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	20.52	20.67	65.59	49.91	33.09	26.66	39.02
New England:							
Connecticut	66.30	96.53	172.61	546.32	490.15	75.08	141.67
Maine	107.11	121.66	594.62	580.46	410.61	117.53	161.30
Massachusetts	103.26	119.58	620.11	518.89	650.98	77.84	180.30
New Hampshire	180.14	194.87	562.93	838.18	681.73	191.55	423.25
Rhode Island	74.23	92.59	277.87	604.64	270.72	125.21	233.94
Vermont	64.44	48.93	426.15	525.76	620.45	78.69	177.08
Middle Atlantic:							
New Jersey	152.07	179.71	131.70	604.21	241.55	237.26	129.07
New York	104.75	93.79	247.19	221.31	169.55	125.26	108.74
Pennsylvania	85.34	82.51	347.43	262.64	321.05	102.30	196.84
East North Central:							
Illinois	87.44	89.89	310.84	455.41	278.60	148.35	135.23
Indiana	134.92	136.20	447.33	231.70	319.83	178.93	159.43
Michigan	139.98	157.72	239.75	230.93	167.48	172.70	236.99
Ohio	118.24	127.85	224.69	193.40	302.38	230.59	96.32
Wisconsin	159.31	102.14	470.83	672.24	521.23	184.36	232.18
West North Central:							
Iowa	104.57	176.85	235.62	380.68	354.28	156.14	150.88
Kansas	90.74	106.31	412.83	508.22	253.81	166.68	134.11
Minnesota	161.04	202.03	221.56	403.10	634.41	193.23	279.58
Missouri	102.47	126.04	352.17	479.23	362.93	125.66	235.40
Nebraska	135.77	153.67	227.35	582.02	242.03	111.78	190.85
North Dakota	80.54	83.93	243.38	337.52	334.85	99.83	148.41
South Dakota	133.52	135.92	369.71	675.05	206.78	142.70	198.84
South Atlantic:							
Delaware	163.20	182.99	417.30	710.34	604.54	213.48	197.63
District of Columbia	113.10	127.72	399.10	775.15	619.24	70.92	542.86
Florida	93.56	90.48	220.48	642.17	319.39	105.41	184.28
Georgia	107.49	153.70	406.35	516.47	372.44	141.84	127.10
Maryland	130.93	127.53	723.26	568.32	956.34	141.71	172.93
North Carolina	61.01	66.19	304.15	486.43	401.32	82.66	123.29
South Carolina	134.14	111.97	653.35	270.03	472.14	76.24	250.98
Virginia	130.35	152.51	133.42	277.20	424.28	179.46	227.73
West Virginia	145.61	185.62	879.33	861.29	911.32	289.47	227.80

East South Central:							
Alabama	92.77	89.14	598.03	332.47	179.84	87.75	222.64
Kentucky	152.74	159.15	483.76	568.20	470.28	131.80	568.27
Mississippi	99.56	103.87	952.97	343.79	167.49	116.40	152.20
Tennessee	84.52	121.62	351.96	498.68	212.66	75.20	211.01
West South Central:							
Arkansas	41.08	47.19	165.49	952.28	305.01	65.22	124.29
Louisiana	180.84	200.11	889.88	269.91	405.09	180.40	270.40
Oklahoma	97.04	108.31	692.62	607.00	201.54	130.73	209.84
Texas	91.97	85.63	161.73	389.20	165.77	105.25	129.28
Mountain:							
Arizona	70.21	77.70	475.16	572.54	332.65	83.30	156.48
Colorado	146.22	157.07	253.19	729.63	742.72	334.62	141.23
Idaho	158.80	84.56	689.14	391.11	345.96	116.65	288.72
Montana	152.53	132.69	460.46	592.33	139.63	228.09	475.07
Nevada	172.83	208.52	402.88	496.68	322.71	114.32	304.25
New Mexico	137.74	132.02	292.43	659.46	369.87	251.31	88.79
Utah	111.88	145.94	369.71	785.98	543.33	145.84	169.25
Wyoming	281.12	313.07	670.91	745.50	764.69	433.62	463.71
Pacific:							
Alaska	236.55	186.85	603.51	526.90	775.15	254.95	250.98
California	84.45	91.94	460.16	205.94	154.22	60.60	167.10
Hawaii	77.03	72.02	161.28	496.46	170.97	117.61	112.11
Oregon	128.16	138.44	650.79	623.74	338.80	146.87	118.47
Washington	119.40	122.98	336.02	181.11	401.55	128.25	191.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	3,619	3,400	5,146	3,163	3,023	3,590	3,785
New England:							
Connecticut	2,903	2,292 *	5,293 *	5,277 *	4,399	2,385 *	3,687
Maine	3,341	3,528	3,266	2,522	2,968	3,497	2,937
Massachusetts	3,790	3,738	4,641	4,340	5,800	4,504	2,881
New Hampshire	3,527	3,419	3,521	4,062	3,456	3,629	3,371
Rhode Island	3,997	3,902	5,154	3,929	3,850	3,900	4,416
Vermont	3,225	3,186	3,867	3,124	2,899	2,974	4,009
Middle Atlantic:							
New Jersey	4,677	3,978	5,935	1,858 *	2,060 *	3,899	6,054
New York	3,405	3,307	3,577	4,043	2,563	3,498	3,233
Pennsylvania	3,578	3,513	3,964	3,661	3,045	3,918	3,191
East North Central:							
Illinois	3,684	3,341	5,019	4,740 *	5,878	4,047	3,333
Indiana	2,611	2,656	1,245 *	2,814 *	1,124 *	2,011	3,173
Michigan	4,457	4,506	4,247	4,520	4,657	4,641	4,225
Ohio	3,393	3,166	4,486	3,887	4,566 *	3,413	3,077
Wisconsin	3,923	4,761	4,138	3,211	3,449	5,107	3,313
West North Central:							
Iowa	2,897	2,951	3,537	2,125	961 *	3,045	3,763
Kansas	3,590	3,674	3,205	3,144	4,239	3,724	1,871
Minnesota	3,482	3,610	4,011	2,704	2,418 *	3,481	4,118
Missouri	3,023	3,060	3,239	1,188 *	3,003	3,032	3,002
Nebraska	2,402	2,687	1,638 *	945 *	1,207 *	3,109	1,703 *
North Dakota	3,030	2,895	3,270	3,158	3,013	3,174	2,843
South Dakota	2,936	3,073	3,093	2,362	2,462	3,496	1,136 *
South Atlantic:							
Delaware	4,975	5,019	3,584	4,613	1,639 *	3,762	5,607
District of Columbia	3,777	4,466	3,712 *	2,836	2,817	4,051	4,331
Florida	4,162	3,231	6,787	3,366	5,858	3,460	4,322
Georgia	3,230	3,447	3,772	1,426	1,502 *	3,278	3,440
Maryland	3,044	3,545	2,052	2,733	3,179	3,901	1,967
North Carolina	4,331	4,951	2,914	1,639 *	2,301	6,227	2,321 *
South Carolina	2,752	2,791	2,698 *	2,700 *	893 *	3,077 *	2,687
Virginia	3,727	3,865	3,857	3,128 *	3,791	4,296	2,575 *
West Virginia	3,766	3,935	3,921	2,524	3,060	4,175	3,515

East South Central:							
Alabama	3,343	3,363	2,926	3,390	3,155	3,525	3,214
Kentucky	3,283	3,320	3,298	3,224	2,478	3,640	2,913
Mississippi	2,642	2,663	2,516 *	1,949 *	1,670	3,134	2,949
Tennessee	4,425	4,507	1,440 *	2,041 *	3,331 *	3,686	5,135
West South Central:							
Arkansas	2,814	2,545	3,513 *	3,141	3,257	1,939	3,451
Louisiana	2,845	2,622	2,504 *	3,034	2,417	3,569	2,750
Oklahoma	2,707	2,614	3,882	4,188 *	3,425	2,585	2,617
Texas	2,583	2,636	2,374	1,080 *	2,149	2,931	1,989
Mountain:							
Arizona	2,420	2,271	4,933 *	2,260	3,029	2,497	2,148
Colorado	4,976	3,702	6,198	2,950 *	.	3,477	6,812 *
Idaho	4,165	3,169	5,518	4,025	2,761	3,532	5,410
Montana	3,548	3,474	3,815	2,896	3,864	3,481	3,246
Nevada	5,385	3,427	6,838	3,014	3,332	3,812	6,062
New Mexico	3,132	3,690	1,964 *	2,762 *	2,288	4,010	2,236 *
Utah	4,892	2,619	6,385	3,995 *	5,186	1,885 *	5,265
Wyoming	3,702	3,531	4,670	2,949	2,901	3,644	4,697
Pacific:							
Alaska	4,416	4,487	3,969	4,403	1,315 *	4,940	3,588
California	3,742	2,709	6,549	2,482	2,612	2,827	5,022
Hawaii	3,392	3,478	3,706	2,634	2,982	3,728	2,343
Oregon	3,894	3,033	5,690	4,431	3,218	3,050	5,159
Washington	3,399	3,336	3,284	4,169 *	2,457 *	3,741	2,998

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	126.90	126.22	470.60	212.26	146.07	156.33	261.01
New England:							
Connecticut	799.71	704.38 *	1,798.25 *	1,589.02 *	1,060.19	1,374.08 *	887.67
Maine	124.73	141.75	628.20	648.82	670.24	204.57	528.70
Massachusetts	454.70	861.65	1,389.77	1,213.97	1,498.12	647.14	617.70
New Hampshire	481.98	531.96	985.69	1,058.17	1,030.73	437.40	973.69
Rhode Island	264.98	360.43	1,263.38	492.34	563.85	131.74	1,088.20
Vermont	278.39	295.36	620.03	522.35	494.15	302.78	831.96
Middle Atlantic:							
New Jersey	562.68	432.50	1,659.60	653.06 *	735.83 *	607.50	1,734.88
New York	245.62	332.29	823.76	968.50	607.85	391.88	478.53
Pennsylvania	272.75	295.95	946.61	955.90	770.36	387.11	764.03
East North Central:							
Illinois	571.51	559.84	1,273.25	1,435.18 *	1,686.42	994.39	676.91
Indiana	434.24	510.81	418.75 *	867.41 *	381.09 *	561.99	794.66
Michigan	183.09	193.94	826.56	1,254.49	1,064.55	532.46	704.34
Ohio	487.35	421.81	1,281.97	1,071.29	1,435.78 *	592.12	623.51
Wisconsin	413.18	630.03	1,187.13	912.20	930.41	446.00	810.04
West North Central:							
Iowa	315.71	581.83	971.95	625.43	469.06 *	426.48	890.53
Kansas	462.66	513.48	810.99	776.95	673.19	738.24	504.73
Minnesota	301.76	315.23	1,043.85	688.87	728.27 *	267.30	952.87
Missouri	538.02	599.32	886.13	459.70 *	813.18	600.46	886.41
Nebraska	400.30	502.94	517.98 *	298.92 *	380.14 *	532.62	533.71 *
North Dakota	182.89	166.00	511.13	715.50	492.94	280.58	631.06
South Dakota	365.26	523.21	754.02	496.18	503.18	553.24	473.58 *
South Atlantic:							
Delaware	824.70	968.84	857.32	1,296.26	701.08 *	917.49	1,425.26
District of Columbia	1,026.50	745.01	1,243.06 *	744.60	831.64	897.94	1,268.22
Florida	367.03	341.85	1,951.02	1,004.24	1,477.59	472.63	978.60
Georgia	260.00	269.01	1,125.08	402.73	489.26 *	661.73	665.96
Maryland	394.35	350.54	612.79	690.63	819.78	436.22	574.53
North Carolina	760.54	804.26	725.37	665.03 *	647.55	1,164.16	798.11 *
South Carolina	551.69	557.01	1,261.67 *	817.00 *	313.11 *	939.18 *	627.92
Virginia	513.66	556.29	938.70	964.10 *	641.99	452.63	884.00 *
West Virginia	309.96	482.46	1,150.14	732.83	757.18	929.78	681.13

East South Central:							
Alabama	325.64	336.04	759.22	943.30	742.62	452.09	738.51
Kentucky	459.94	499.39	924.20	858.61	709.35	559.52	713.18
Mississippi	354.84	385.77	758.58 *	642.07 *	418.13	412.58	735.57
Tennessee	410.77	394.73	455.37 *	641.78 *	1,019.96 *	458.87	910.77
West South Central:							
Arkansas	493.34	491.97	1,057.43 *	884.78	871.84	487.71	775.63
Louisiana	491.94	546.47	827.25 *	873.87	606.37	789.37	717.69
Oklahoma	419.51	458.71	1,085.55	1,324.36 *	888.58	538.23	760.09
Texas	368.32	384.83	639.11	457.90 *	499.83	384.95	462.13
Mountain:							
Arizona	322.60	464.72	1,586.82 *	666.96	798.00	599.45	599.28
Colorado	849.18	754.49	1,665.84	936.02 *	.	544.67	2,048.79 *
Idaho	521.08	401.63	1,129.12	1,147.30	551.67	461.98	1,243.07
Montana	188.54	349.32	760.44	863.39	513.28	293.70	752.71
Nevada	934.05	544.44	1,951.80	849.24	993.56	675.70	1,325.81
New Mexico	433.91	585.03	705.69 *	863.10 *	678.08	667.03	737.39 *
Utah	829.80	470.49	1,832.42	1,253.99 *	1,477.47	1,154.69 *	1,147.26
Wyoming	245.32	236.01	990.99	840.93	386.30	241.56	910.29
Pacific:							
Alaska	424.56	478.98	857.45	1,030.03	998.73 *	422.85	645.86
California	368.04	158.53	1,699.69	566.03	652.80	291.91	1,100.66
Hawaii	223.14	238.37	972.93	590.53	203.22	307.48	606.68
Oregon	546.48	575.56	1,421.22	1,301.44	874.02	602.46	1,160.00
Washington	166.16	112.92	876.18	1,301.23 *	740.71 *	251.73	559.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	606	588	680	711	704	585	611
New England:							
Connecticut	789	724	979 *	1,157 *	1,387	743	753
Maine	698	675	704	958	878	689	635
Massachusetts	713	718	683	715	1,172	738	624
New Hampshire	753	759	645	1,028	943	862	435
Rhode Island	820	834	794 *	741	828	870	713
Vermont	653	628	689	796	991	695	465
Middle Atlantic:							
New Jersey	611	631	618	388 *	964	612	511
New York	625	590	717	875	784	625	574
Pennsylvania	533	507	739	442	542	547	502
East North Central:							
Illinois	625	597	836	711	905	622	564
Indiana	732	718	739	919	764	760	680
Michigan	538	505	620	783	749	506	523
Ohio	579	555	691	708	773	525	584
Wisconsin	830	852	851	675	774	961	639
West North Central:							
Iowa	682	650	710	947	802	678	628
Kansas	786	759	955	805 *	846	793	731
Minnesota	604	581	675 *	693	613	588	634
Missouri	572	528	785	468 *	524	537	656
Nebraska	875	845	967	1,015	777	948	808
North Dakota	571	492	597	868	509	557	624
South Dakota	771	744	937	764	1,081	681	860
South Atlantic:							
Delaware	711	713	777 *	356 *	753 *	617	784
District of Columbia	710	699	821	725	812 *	642	833
Florida	750	761	632	808	962	762	690
Georgia	699	681	756	886	763	690	687
Maryland	791	768	855 *	1,001	828	944	502
North Carolina	541	520	745	602 *	715	500	575
South Carolina	668	619	1,055	838	972	561	724
Virginia	634	569	996	787	804	593	647
West Virginia	538	508	727	727	570	497	579

East South Central:							
Alabama	636	627	671	714	767	606	596
Kentucky	688	647	877	737	710 *	649	741
Mississippi	503	496	529	604 *	480	428	642
Tennessee	760	759	775	767	665	778	763
West South Central:							
Arkansas	644	661	502	701	747 *	668	558
Louisiana	633	633	638 *	634	773	607	599
Oklahoma	625	623	621	674	732	518	732
Texas	548	533	659	663	522	515	615
Mountain:							
Arizona	560	564	479	732	603	512	617
Colorado	581	531	724	1,000 *	580 *	621	505
Idaho	540	475	489 *	981	604	438	653
Montana	475	434	582	639 *	618	392	528
Nevada	474	466	367 *	833 *	502	517	415
New Mexico	593	568	743	516	595	568	649
Utah	638	672	466	669	673	694	539
Wyoming	574	590	490	522	714	533	575
Pacific:							
Alaska	433	435	432 *	398	510	394	512
California	475	469	490	550	528	408	591
Hawaii	251	255	262	192 *	187 *	227	367
Oregon	438	426	566	360 *	545	392	536
Washington	385	359	275 *	886	809	249	530

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	11.64	13.67	33.60	18.97	35.42	17.18	16.21
New England:							
Connecticut	46.39	60.39	307.72 *	400.10 *	292.01	52.72	78.91
Maine	43.29	44.18	127.10	135.23	115.63	57.17	76.67
Massachusetts	56.48	61.44	69.63	169.49	317.21	73.40	43.72
New Hampshire	51.60	54.19	148.58	135.71	179.17	55.54	101.44
Rhode Island	28.66	53.40	259.28 *	153.44	174.03	37.00	91.19
Vermont	56.16	100.53	120.37	96.72	215.94	62.94	59.78
Middle Atlantic:							
New Jersey	35.41	44.83	71.70	269.67 *	280.32	48.08	71.25
New York	32.95	31.95	91.01	184.83	94.38	36.74	50.30
Pennsylvania	31.91	59.53	158.32	59.72	80.43	66.70	35.42
East North Central:							
Illinois	83.61	90.10	114.45	125.04	65.55	106.55	53.89
Indiana	54.16	65.47	131.36	222.56	112.62	90.05	61.19
Michigan	40.75	45.97	110.62	122.32	125.74	93.60	56.34
Ohio	56.17	55.49	147.46	135.62	148.34	66.57	77.61
Wisconsin	50.64	73.39	137.21	180.85	90.30	93.55	46.73
West North Central:							
Iowa	44.08	46.88	91.15	200.62	59.10	72.21	51.73
Kansas	61.07	67.95	149.61	276.40 *	131.66	66.76	152.39
Minnesota	40.07	38.94	279.95 *	119.32	100.88	56.89	79.33
Missouri	38.10	44.56	128.05	195.12 *	86.88	66.22	127.58
Nebraska	48.89	69.54	98.53	286.80	114.24	110.30	77.68
North Dakota	62.51	67.12	103.97	158.30	99.63	80.22	87.46
South Dakota	80.64	90.69	167.86	125.67	151.57	95.41	164.63
South Atlantic:							
Delaware	74.23	92.68	303.98 *	129.81 *	270.07 *	82.56	98.12
District of Columbia	57.87	63.80	197.62	198.72	251.84 *	47.08	118.88
Florida	38.93	44.02	100.14	142.59	116.78	44.88	67.36
Georgia	63.41	70.28	161.67	156.12	132.65	113.65	39.93
Maryland	79.62	101.99	314.81 *	153.95	160.66	97.61	54.44
North Carolina	22.05	31.01	144.96	212.17 *	115.64	32.35	44.78
South Carolina	46.45	50.11	241.82	129.43	143.03	57.41	90.48
Virginia	35.65	34.17	197.38	156.11	93.85	61.82	81.45
West Virginia	68.96	73.86	127.84	144.18	107.34	117.95	115.13

East South Central:							
Alabama	42.32	42.10	144.79	169.15	140.55	64.77	87.66
Kentucky	56.47	66.38	84.97	132.02	219.86 *	64.67	74.15
Mississippi	66.45	71.71	154.11	183.46 *	118.43	71.42	90.69
Tennessee	60.86	66.06	145.84	109.25	95.58	79.34	105.24
West South Central:							
Arkansas	34.00	46.85	106.02	156.76	430.14 *	70.39	48.34
Louisiana	50.81	61.06	231.66 *	117.43	171.31	65.14	91.16
Oklahoma	59.97	63.11	167.95	136.26	116.78	34.73	102.81
Texas	26.37	31.58	145.85	102.55	130.09	43.11	40.94
Mountain:							
Arizona	34.65	41.44	142.77	142.66	137.91	45.85	86.05
Colorado	65.41	69.54	184.94	456.45 *	185.41 *	72.89	89.85
Idaho	65.50	40.54	157.27 *	186.33	148.92	47.60	98.00
Montana	54.34	57.32	113.85	284.54 *	111.88	64.81	118.83
Nevada	35.10	48.92	321.49 *	301.31 *	86.35	71.89	71.49
New Mexico	46.69	45.31	103.15	151.59	92.85	65.16	53.46
Utah	65.09	76.10	113.27	119.76	99.90	90.52	41.85
Wyoming	78.87	93.75	84.22	155.15	110.15	103.94	142.95
Pacific:							
Alaska	51.82	78.68	140.33 *	103.36	147.47	60.21	86.23
California	23.60	22.98	80.22	103.98	66.21	17.90	56.29
Hawaii	33.22	44.03	77.31	103.46 *	67.15 *	44.57	60.17
Oregon	52.76	59.31	120.72	108.04 *	74.37	63.40	124.44
Washington	42.15	45.66	86.18 *	156.41	165.96	33.17	59.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* 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(2003) 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, 2003

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	612	592	693	717	745	593	590
New England:							
Connecticut	840	682	1,448	1,041 *	1,543	825	651
Maine	751	689	999	1,175	998	680	790
Massachusetts	724	749	576	736	1,362 *	727	628
New Hampshire	809	792	843	1,034	1,107	888	411
Rhode Island	861	757	1,431	622 *	876	1,001	527
Vermont	732	695	898 *	665 *	1,099 *	777	496 *
Middle Atlantic:							
New Jersey	705	799	652 *	104 *	1,127	665	556
New York	668	613	752	1,103	803	663	621
Pennsylvania	721	730	906 *	384 *	691	743	689
East North Central:							
Illinois	786 *	789 *	748	841	898 *	894 *	546
Indiana	792	790	559 *	2,401 *	968	760	753
Michigan	573	555	504 *	1,015 *	984	567	419
Ohio	558	537	653	781	787	425 *	653
Wisconsin	652	670	482	738	680 *	733	562
West North Central:							
Iowa	725	711	572	1,115 *	776	703	724
Kansas	667	692	500	833 *	327 *	685	740
Minnesota	532 *	448 *	834 *	686	1,175	533	452 *
Missouri	671	650	823	307 *	652 *	611	773
Nebraska	952	978 *	947 *	546 *	983 *	1,072 *	753
North Dakota	603	518	978	828	834	625	241 *
South Dakota	1,002	1,074	969 *	611 *	1,615	795	939
South Atlantic:							
Delaware	569	558	702 *	365 *	887 *	555	511
District of Columbia	813	787	1,096	839	867 *	802	831
Florida	822	806	726	1,174	1,075 *	770	755
Georgia	648	611	900	624 *	799	591	651
Maryland	777	657	1,067 *	1,517	927	885	370
North Carolina	566	582	763 *	379 *	784 *	528	648
South Carolina	726	678	408	1,500 *	681	816	559
Virginia	700	682	732	847 *	730 *	670	761
West Virginia	585 *	586 *	434	935	498	627 *	595

East South Central:							
Alabama	512	468 *	685	658 *	423 *	441	954
Kentucky	734	692	1,020	513 *	510	847	839
Mississippi	207 *	221 *	51 *	.	257 *	123 *	600 *
Tennessee	684	722	38 *	441 *	520	688	720
West South Central:							
Arkansas	658	711	307 *	53 *	812	698	526
Louisiana	609	670	82 *	906	504	706	545
Oklahoma	899	901	895 *	874 *	709 *	783	1,107
Texas	592	551	1,065	665	679	598	540
Mountain:							
Arizona	558	602	330 *	759 *	562 *	541	579
Colorado	563	565	490	697 *	288 *	666	403
Idaho	677	463	1,255	1,324	2,068	203 *	667
Montana	357 *	383 *	385 *	295 *	664 *	292 *	285
Nevada	469	396 *	1,184 *	1,036	648 *	522	307 *
New Mexico	612	560	1,128	745	958	556	603
Utah	539	528	628	628	661	436	709 *
Wyoming	349 *	343 *	385 *	272 *	64 *	509 *	274 *
Pacific:							
Alaska	541	549	.	12 *	273 *	663	498 *
California	414	400	546	410 *	512	373	492
Hawaii	316	322	536 *	91 *	237 *	296	416
Oregon	407	387 *	701	621 *	757 *	355 *	413
Washington	452	396	320 *	1,298	796 *	326 *	518 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	18.99	19.85	49.30	51.92	59.66	26.88	21.44
New England:							
Connecticut	50.91	73.51	256.28	359.66 *	209.20	66.39	101.74
Maine	85.68	95.98	240.70	266.41	159.61	104.99	126.16
Massachusetts	63.37	94.85	107.06	189.95	541.66 *	79.33	78.89
New Hampshire	80.22	99.81	201.62	186.96	219.70	124.19	103.53
Rhode Island	124.83	98.13	366.17	222.36 *	242.37	203.05	71.22
Vermont	65.22	93.11	302.35 *	400.97 *	376.01 *	93.89	178.68 *
Middle Atlantic:							
New Jersey	101.31	159.40	205.03 *	84.99 *	298.04	135.50	94.16
New York	54.61	55.36	140.11	293.97	214.25	53.91	98.36
Pennsylvania	105.21	146.65	336.88 *	222.38 *	179.43	183.27	75.13
East North Central:							
Illinois	311.39 *	317.19 *	151.35	209.85	352.79 *	332.95 *	88.42
Indiana	56.94	44.18	191.37 *	735.22 *	279.52	119.72	120.24
Michigan	126.67	84.20	171.87 *	322.84 *	271.39	93.41	102.87
Ohio	70.58	111.80	147.82	199.02	154.99	143.74 *	129.35
Wisconsin	61.38	90.88	100.31	217.85	209.92 *	93.43	77.68
West North Central:							
Iowa	114.44	109.45	152.04	381.50 *	171.33	130.91	138.67
Kansas	101.24	99.13	147.91	340.62 *	327.59 *	133.88	221.21
Minnesota	164.60 *	151.62 *	312.26 *	162.48	266.94	132.75	209.00 *
Missouri	95.29	83.01	204.98	285.92 *	276.49 *	94.88	185.04
Nebraska	216.29	300.74 *	351.63 *	173.41 *	323.28 *	443.97 *	176.77
North Dakota	126.54	120.84	263.02	231.84	225.56	151.11	101.64 *
South Dakota	219.73	272.07	308.50 *	277.96 *	451.98	214.84	276.09
South Atlantic:							
Delaware	81.58	109.13	292.38 *	195.57 *	272.94 *	105.67	124.67
District of Columbia	87.77	92.97	242.53	237.25	303.66 *	99.75	94.84
Florida	66.63	76.15	177.86	226.77	491.47 *	67.52	81.92
Georgia	35.94	62.92	264.10	222.00 *	201.09	102.51	131.65
Maryland	121.48	132.63	421.04 *	289.56	192.86	136.23	82.22
North Carolina	75.91	100.16	253.31 *	140.54 *	246.41 *	99.23	115.39
South Carolina	104.53	95.44	121.21	476.56 *	155.33	212.22	113.27
Virginia	71.76	66.33	185.58	274.92 *	267.81 *	63.19	124.75
West Virginia	238.88 *	245.00 *	119.55	253.02	136.74	405.37 *	145.03

East South Central:							
Alabama	131.52	161.11 *	180.81	214.26 *	161.97 *	129.63	240.63
Kentucky	129.24	158.43	231.74	230.72 *	118.52	209.66	149.14
Mississippi	165.29 *	203.92 *	143.68 *	.	132.03 *	172.40 *	194.22 *
Tennessee	87.09	103.83	174.53 *	136.48 *	147.61	174.59	131.69
West South Central:							
Arkansas	118.67	123.61	127.27 *	93.34 *	217.59	190.05	146.63
Louisiana	97.04	88.06	107.14 *	257.70	132.78	129.49	79.07
Oklahoma	112.91	121.49	269.78 *	311.59 *	307.53 *	141.90	240.73
Texas	56.53	74.23	239.39	158.31	183.15	74.33	37.07
Mountain:							
Arizona	45.31	43.25	118.63 *	232.30 *	212.07 *	65.27	85.35
Colorado	76.05	77.47	124.87	312.56 *	190.13 *	74.42	88.15
Idaho	166.61	115.42	335.40	352.36	575.43	73.36 *	147.88
Montana	149.87 *	183.57 *	121.49 *	130.52 *	242.23 *	111.77 *	79.92
Nevada	98.96	155.31 *	363.96 *	229.83	234.28 *	153.79	116.90 *
New Mexico	81.44	73.69	282.87	185.56	229.69	117.38	116.98
Utah	39.26	41.47	186.11	178.86	153.64	69.08	277.44 *
Wyoming	119.98 *	131.86 *	467.44 *	133.17 *	125.03 *	162.43 *	167.47 *
Pacific:							
Alaska	147.76	147.26	.	3.79 *	86.94 *	191.12	154.91 *
California	35.64	36.64	110.97	163.73 *	96.23	37.38	71.24
Hawaii	48.60	65.60	167.76 *	52.32 *	86.39 *	54.79	85.34
Oregon	111.59	118.13 *	195.28	186.82 *	291.53 *	122.40 *	81.92
Washington	102.71	87.72	219.86 *	388.67	296.27 *	110.91 *	156.64 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	619	598	713	752	703	593	636
New England:							
Connecticut	798	790	687 *	1,328	1,436 *	749	783
Maine	680	671	644	979	719	746	588
Massachusetts	679	670	807 *	592	967	688	645
New Hampshire	723	745	581 *	1,049	816	851	485
Rhode Island	817	878	446 *	863 *	1,031	842	685
Vermont	584	594	391 *	1,148	946	614	443
Middle Atlantic:							
New Jersey	585	576	648	543 *	787 *	601	511
New York	623	600	626	852	768	638	549
Pennsylvania	472	431	687	488	512 *	474	458
East North Central:							
Illinois	596	555	963	684	925	562	600
Indiana	740	724	772	884	683	780	684
Michigan	509	481	632	719	625	437 *	576
Ohio	603	572	792	712	784	566	598
Wisconsin	938	949	934	770	820	1,057	684
West North Central:							
Iowa	667	627	733	967	839	651	616
Kansas	813	774	1,090	730	900	807	769
Minnesota	664	643	657 *	799	507	657	693
Missouri	560	512	766	482 *	503	543	614 *
Nebraska	880	842	984	1,071	776	947	827
North Dakota	587	506	535	1,098	333	564	704
South Dakota	713	662	953	825 *	917	657	838
South Atlantic:							
Delaware	731	735	782	354	758 *	559	856
District of Columbia	678	673	745	528 *	852	574	853
Florida	775	761	847	903	818	795	749
Georgia	732	720	710	1,093 *	758 *	728	728
Maryland	803	797	852	825	801 *	966	537
North Carolina	551	530	687	765	685 *	515	589
South Carolina	665	613	1,169	796	1,055	517	767
Virginia	653	556	1,097	958	933	603	624
West Virginia	533	489	829	878 *	554 *	502	564

East South Central:							
Alabama	628	618	697	718	890	576	569
Kentucky	681	631	869	824	790 *	601	751
Mississippi	592	579	732	626	589	536	657
Tennessee	737	726	813	806	691	755	724
West South Central:							
Arkansas	663	684	516	915	724 *	700	549
Louisiana	646	634	914 *	702	932	588	604
Oklahoma	564	566	524 *	609	668	483	633
Texas	543	536	494	663	489	488	660
Mountain:							
Arizona	576	564	612	758	670	508	663
Colorado	602	496	981	1,166 *	769	569	621
Idaho	529	471	472	956	518	429	682
Montana	508	450	641	1,032 *	614	411	617
Nevada	483	483	242 *	785 *	456	502	468
New Mexico	648	641	686	618	491 *	673	672
Utah	748	759	683	722	684	801	655
Wyoming	605	610	698	357 *	1,021	531	588
Pacific:							
Alaska	459	458	468 *	447	829	416	498
California	553	552	498	680 *	572	467	661
Hawaii	198	201	209	142 *	134 *	169	316
Oregon	482	468	647	277 *	419	443	600
Washington	368	348	234 *	865	831	225	555

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	13.88	15.38	35.14	27.19	42.78	17.43	22.90
New England:							
Connecticut	84.69	76.56	432.66 *	389.82	500.03 *	110.37	76.06
Maine	54.36	59.04	147.34	235.32	142.99	82.77	75.84
Massachusetts	51.65	37.40	260.48 *	176.85	278.03	107.75	52.80
New Hampshire	92.10	98.38	248.25 *	239.63	225.93	148.37	102.41
Rhode Island	38.28	67.42	244.70 *	350.06 *	204.18	104.25	121.02
Vermont	126.27	143.77	162.90 *	259.71	279.72	118.68	97.62
Middle Atlantic:							
New Jersey	45.99	56.13	119.69	287.62 *	406.19 *	64.47	68.42
New York	37.93	49.22	101.39	137.28	127.27	54.25	51.88
Pennsylvania	42.57	45.04	204.25	59.32	179.57 *	51.29	38.66
East North Central:							
Illinois	57.28	62.81	168.71	120.40	127.54	66.37	78.35
Indiana	67.57	82.12	136.19	179.11	136.98	103.16	79.86
Michigan	53.27	54.95	183.57	142.06	117.18	154.92 *	72.08
Ohio	59.87	52.36	233.90	179.86	145.02	77.00	90.18
Wisconsin	88.84	95.24	142.35	193.89	109.45	130.10	66.73
West North Central:							
Iowa	43.41	45.53	114.25	182.09	112.34	68.61	57.58
Kansas	73.33	75.49	259.51	154.43	162.29	79.87	166.73
Minnesota	48.89	46.46	234.37 *	145.21	140.69	74.25	103.29
Missouri	34.58	40.05	156.98	204.65 *	125.79	61.48	216.73 *
Nebraska	50.35	73.20	104.38	290.90	120.91	148.34	76.90
North Dakota	76.79	81.19	110.35	211.45	74.73	96.66	99.84
South Dakota	62.61	62.42	198.68	251.03 *	155.89	73.07	141.73
South Atlantic:							
Delaware	83.26	105.66	126.62	97.46	394.49 *	59.51	114.40
District of Columbia	70.55	74.14	145.98	238.76 *	228.77	38.73	178.66
Florida	50.38	59.18	109.86	189.57	128.26	56.24	72.53
Georgia	81.92	92.34	196.78	530.98 *	260.04 *	141.90	41.91
Maryland	88.85	104.79	220.21	217.81	241.66 *	112.69	117.89
North Carolina	20.21	33.21	138.83	150.55	235.24 *	28.10	45.52
South Carolina	52.21	57.38	320.00	128.64	186.64	55.05	110.55
Virginia	48.21	39.87	269.76	151.49	148.43	114.50	92.20
West Virginia	69.50	79.95	172.36	345.36 *	280.47 *	120.77	114.81

East South Central:							
Alabama	49.47	49.79	171.13	193.42	235.50	58.58	123.60
Kentucky	63.38	66.59	119.31	176.28	247.23 *	59.88	224.75
Mississippi	61.91	72.17	149.60	179.51	132.19	67.39	87.04
Tennessee	56.42	65.45	155.95	143.15	112.22	85.68	86.62
West South Central:							
Arkansas	38.65	57.97	112.65	223.58	473.84 *	73.71	44.47
Louisiana	61.82	78.13	298.82 *	136.41	216.49	99.02	113.81
Oklahoma	80.16	84.12	183.04 *	165.38	155.60	98.73	90.89
Texas	32.17	35.06	138.54	120.34	123.33	51.97	44.17
Mountain:							
Arizona	42.35	48.22	125.10	156.16	118.90	53.08	102.48
Colorado	102.21	101.34	239.09	443.29 *	196.26	121.68	93.32
Idaho	72.12	44.18	125.90	226.78	86.50	50.09	111.20
Montana	71.92	83.59	153.88	314.73 *	135.86	122.47	130.20
Nevada	57.39	67.63	88.67 *	323.85 *	91.51	70.07	71.80
New Mexico	60.96	62.23	116.66	163.63	316.93 *	75.87	64.22
Utah	75.51	85.52	141.84	155.89	119.68	136.36	83.52
Wyoming	75.97	109.26	165.06	185.61 *	224.78	113.85	134.40
Pacific:							
Alaska	53.93	77.95	148.55 *	121.77	150.51	71.66	80.89
California	30.98	33.89	109.86	204.85 *	118.81	40.26	89.38
Hawaii	36.07	44.59	53.49	78.25 *	70.93 *	46.58	60.26
Oregon	59.76	64.81	119.21	117.50 *	81.54	66.82	147.79
Washington	60.91	65.72	292.29 *	144.60	180.05	51.65	65.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	17.4%	17.0%	18.4%	21.4%	21.0%	16.6%	17.7%
New England:							
Connecticut	21.5%	20.1%	24.2%	33.0%	39.1%	20.1%	20.5%
Maine	18.1%	17.4%	18.0%	28.9%	23.2%	17.4%	17.4%
Massachusetts	20.4%	20.7%	19.5%	19.6% *	34.9%	20.6%	18.6%
New Hampshire	21.1%	20.4%	23.2%	26.5%	26.0%	22.5%	15.1%
Rhode Island	22.0%	22.6%	20.2%	19.7%	21.4%	22.4%	21.5%
Vermont	18.2%	17.6%	19.3%	20.2%	25.8%	19.3%	13.2%
Middle Atlantic:							
New Jersey	16.0%	16.7%	15.8%	10.0% *	23.4%	15.7%	14.4%
New York	17.4%	16.2%	21.5%	25.2%	22.9%	16.8%	17.1%
Pennsylvania	15.4%	15.1%	19.1%	12.3%	15.3%	15.5%	15.4%
East North Central:							
Illinois	16.9%	16.1%	23.3%	20.0%	24.5%	16.2%	17.0%
Indiana	21.0%	20.5%	22.0%	25.2%	20.3%	21.2%	20.8%
Michigan	14.7%	13.6%	17.7%	23.3%	21.3%	13.4%	14.7%
Ohio	16.9%	16.4%	19.2%	20.0%	21.8%	15.5%	17.1%
Wisconsin	22.1%	22.4%	21.2%	21.3%	23.6%	24.5%	17.8%
West North Central:							
Iowa	20.8%	19.7%	21.8%	32.4%	26.3%	21.1%	18.1%
Kansas	23.1%	22.1%	27.5%	31.9%	23.5%	23.4%	22.2%
Minnesota	16.4%	16.0%	16.7% *	18.5%	18.0%	15.6%	17.8%
Missouri	17.3%	16.5%	20.8%	14.8% *	14.2%	16.4%	20.5%
Nebraska	25.0%	24.2%	28.2%	26.2%	25.1%	26.0%	23.4%
North Dakota	19.0%	16.6%	18.6%	29.0%	17.6%	18.3%	20.9%
South Dakota	22.9%	22.6%	25.3%	21.9%	30.2%	20.7%	24.9%
South Atlantic:							
Delaware	18.4%	18.3%	22.6% *	9.4% *	25.7% *	16.9%	18.8%
District of Columbia	19.0%	18.7%	20.8%	22.9%	24.5%	17.5%	21.1%
Florida	20.9%	21.7%	14.5% *	24.1%	28.5%	20.5%	19.7%
Georgia	19.3%	18.3%	24.5%	29.4%	20.3%	19.2%	19.0%
Maryland	23.1%	22.3%	24.5%	32.7%	26.8%	26.3%	15.8%
North Carolina	15.8%	15.0%	23.9%	19.4% *	24.1% *	14.0%	18.4%
South Carolina	19.8%	18.5%	26.6% *	26.4%	26.1%	16.8%	22.3%
Virginia	19.1%	17.0%	29.8%	26.4%	25.1%	17.3%	20.4%
West Virginia	14.1%	13.3%	18.5%	21.1%	17.0%	11.9%	16.4%

East South Central:							
Alabama	20.2%	19.7%	22.6%	23.5%	23.2%	19.8%	18.4%
Kentucky	20.0%	19.3%	21.3%	23.0%	18.3% *	19.5%	22.5%
Mississippi	15.2%	14.9%	14.9% *	21.3%	14.6%	13.1%	19.1%
Tennessee	21.1%	20.9%	22.4%	23.8%	20.5%	23.1%	18.9%
West South Central:							
Arkansas	20.6%	21.6%	15.4%	20.5%	22.7% *	22.2%	17.3%
Louisiana	19.1%	18.9%	19.2% *	20.6%	22.9%	17.6%	19.3%
Oklahoma	19.0%	19.2%	16.2%	21.5%	22.1%	14.9%	24.3%
Texas	16.1%	15.6%	19.1%	22.1%	16.0%	14.8%	18.6%
Mountain:							
Arizona	17.5%	17.7%	14.5% *	21.3%	18.5%	16.4%	18.6%
Colorado	15.9%	15.0%	15.9% *	33.0%	16.1% *	17.1%	13.7%
Idaho	16.2%	15.3%	12.8% *	24.8%	18.2%	14.0%	18.2%
Montana	13.5%	12.5%	15.8%	18.7%	17.9%	11.7%	13.9%
Nevada	13.3%	13.4%	7.9% *	25.9%	17.9%	15.7%	10.1% *
New Mexico	17.6%	16.6%	23.1%	19.3%	19.0%	16.5%	19.4%
Utah	19.0%	22.0%	10.1% *	18.4%	20.2%	22.8%	14.0%
Wyoming	15.5%	16.2%	11.8%	14.7% *	21.2%	14.0%	15.5%
Pacific:							
Alaska	10.8%	10.9%	10.4%	10.7% *	17.3%	9.4%	13.6%
California	14.4%	14.4%	13.1%	18.6%	19.3%	12.8%	16.1%
Hawaii	8.3%	8.3%	8.8%	7.3% *	6.6% *	7.2%	13.0%
Oregon	13.0%	13.0%	15.1% *	9.2% *	16.7%	11.7%	15.4%
Washington	10.9%	10.2%	7.5% *	25.7%	24.4%	7.1%	14.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.33%	0.39%	1.21%	0.68%	1.24%	0.47%	0.51%
New England:							
Connecticut	1.07%	1.53%	4.73%	9.82%	6.29%	1.15%	2.14%
Maine	1.38%	1.43%	3.39%	4.07%	3.98%	1.64%	2.31%
Massachusetts	1.68%	1.85%	2.57%	5.91% *	8.07%	2.06%	1.68%
New Hampshire	1.14%	1.52%	3.47%	3.90%	4.77%	1.42%	2.44%
Rhode Island	0.85%	1.23%	5.93%	4.02%	4.15%	1.05%	2.28%
Vermont	1.43%	2.55%	3.57%	4.13%	4.80%	1.57%	1.74%
Middle Atlantic:							
New Jersey	1.07%	0.89%	1.89%	7.99% *	4.84%	1.35%	2.38%
New York	0.90%	0.75%	3.14%	5.95%	2.87%	0.84%	1.25%
Pennsylvania	0.91%	1.63%	3.26%	3.03%	2.93%	1.96%	1.07%
East North Central:							
Illinois	2.03%	2.14%	4.98%	3.34%	1.99%	2.58%	1.21%
Indiana	1.92%	2.15%	4.09%	5.29%	3.69%	3.06%	1.77%
Michigan	1.12%	1.26%	2.72%	3.69%	3.02%	2.48%	2.04%
Ohio	1.25%	1.32%	2.67%	3.80%	3.35%	1.28%	2.19%
Wisconsin	1.49%	2.06%	3.44%	2.89%	3.80%	2.46%	1.56%
West North Central:							
Iowa	1.54%	1.43%	2.50%	6.73%	2.56%	1.88%	1.27%
Kansas	1.58%	1.76%	3.91%	7.27%	4.05%	1.98%	4.15%
Minnesota	1.06%	1.55%	5.58% *	2.72%	4.45%	1.45%	1.54%
Missouri	1.10%	1.14%	4.11%	4.78% *	3.76%	1.66%	2.73%
Nebraska	1.26%	1.58%	2.58%	5.18%	3.87%	3.03%	1.49%
North Dakota	2.09%	2.25%	4.03%	5.26%	3.30%	2.46%	2.85%
South Dakota	1.71%	2.19%	3.95%	3.71%	2.58%	2.64%	3.18%
South Atlantic:							
Delaware	1.92%	2.57%	8.23% *	3.78% *	9.22% *	1.83%	3.06%
District of Columbia	1.32%	1.49%	4.21%	4.83%	4.65%	1.35%	3.24%
Florida	1.23%	1.23%	5.11% *	4.19%	3.62%	1.09%	2.48%
Georgia	1.58%	1.73%	5.69%	4.20%	4.35%	2.95%	1.25%
Maryland	2.12%	2.90%	7.02%	3.79%	5.88%	2.44%	1.25%
North Carolina	0.97%	1.16%	5.69%	9.83% *	8.73% *	1.26%	1.38%
South Carolina	0.99%	1.20%	8.83% *	4.24%	3.38%	2.02%	3.97%
Virginia	1.15%	1.11%	5.16%	4.20%	3.11%	1.69%	1.64%
West Virginia	1.82%	1.90%	2.54%	5.12%	3.18%	2.57%	2.18%

East South Central:							
Alabama	1.35%	1.36%	5.11%	5.90%	3.56%	2.24%	1.85%
Kentucky	1.65%	1.58%	3.00%	4.43%	6.35% *	1.71%	2.68%
Mississippi	2.03%	2.12%	5.17% *	5.98%	3.56%	1.91%	2.45%
Tennessee	1.40%	1.46%	4.31%	4.23%	3.77%	2.28%	2.17%
West South Central:							
Arkansas	1.32%	1.72%	3.14%	4.71%	9.20% *	2.32%	1.34%
Louisiana	1.27%	1.22%	6.88% *	3.75%	3.89%	1.72%	1.73%
Oklahoma	2.02%	2.15%	3.69%	4.10%	3.68%	1.22%	3.41%
Texas	0.75%	0.88%	4.46%	3.00%	3.58%	1.16%	1.55%
Mountain:							
Arizona	1.16%	1.39%	4.72% *	3.78%	4.68%	1.84%	2.62%
Colorado	2.12%	1.91%	7.72% *	9.62%	5.30% *	2.02%	3.79%
Idaho	1.54%	1.23%	4.43% *	3.79%	4.44%	1.57%	2.20%
Montana	1.42%	1.58%	3.08%	5.59%	3.41%	1.50%	3.53%
Nevada	1.36%	1.90%	7.01% *	7.68%	3.31%	1.97%	3.10% *
New Mexico	1.15%	1.19%	2.73%	5.05%	3.23%	1.64%	1.56%
Utah	2.36%	2.29%	4.64% *	3.81%	3.20%	3.22%	2.28%
Wyoming	1.82%	2.00%	2.99%	6.67% *	3.27%	2.63%	4.23%
Pacific:							
Alaska	1.54%	1.92%	2.43%	3.45% *	2.90%	1.70%	1.88%
California	0.77%	0.64%	2.71%	4.45%	2.42%	0.53%	1.47%
Hawaii	1.05%	1.19%	2.40%	3.74% *	2.64% *	1.23%	2.10%
Oregon	1.66%	1.82%	4.65% *	3.21% *	2.70%	2.00%	3.70%
Washington	1.07%	1.10%	2.48% *	3.97%	4.21%	0.81%	1.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	18.5%	17.9%	20.8%	21.7%	22.9%	17.8%	17.8%
New England:							
Connecticut	22.5%	18.2%	38.4%	34.2%	47.8%	21.9%	17.3% *
Maine	18.0%	16.4%	24.8%	30.1%	25.3%	16.1%	19.0%
Massachusetts	20.5%	21.5%	16.0%	19.7% *	38.8%	20.5%	17.8%
New Hampshire	22.6%	22.1%	25.3%	27.3% *	30.5%	24.0%	13.4%
Rhode Island	24.1%	21.3%	39.0%	17.1% *	20.6%	27.1%	17.8%
Vermont	19.8%	19.1%	25.3%	15.3% *	27.2%	19.7%	16.0%
Middle Atlantic:							
New Jersey	19.3%	22.5%	16.6%	2.8% *	24.5%	17.6%	18.8%
New York	19.0%	17.3%	23.3%	30.3% *	20.4% *	18.7%	19.3%
Pennsylvania	20.2%	21.2%	21.2%	10.9% *	20.1%	20.5%	19.5%
East North Central:							
Illinois	23.3%	23.4%	23.1%	22.7%	27.8% *	25.4%	17.6%
Indiana	23.5%	23.4%	17.8% *	56.3%	28.1%	21.9%	23.4%
Michigan	17.5%	17.0%	15.5% *	30.5% *	27.7%	16.8%	14.1%
Ohio	15.4%	14.8%	17.4%	29.5%	18.0%	12.0% *	19.6%
Wisconsin	18.7%	18.6%	16.9%	24.5%	24.0%	22.3%	14.5%
West North Central:							
Iowa	21.1%	20.3%	18.3% *	33.5% *	23.3%	23.7%	17.3%
Kansas	20.8%	21.8%	13.8% *	48.2% *	10.1% *	21.6%	22.4%
Minnesota	15.5%	12.7% *	23.4% *	25.4% *	31.9% *	15.1% *	14.0%
Missouri	21.7%	20.6%	31.0% *	8.9% *	26.4% *	19.6%	24.2%
Nebraska	30.5%	32.0%	27.8% *	15.5% *	35.8% *	35.1%	23.0%
North Dakota	20.5%	17.7%	34.4%	26.7%	24.7%	23.4%	7.8% *
South Dakota	27.0%	30.0%	22.0% *	15.3% *	37.8%	23.2%	24.4%
South Atlantic:							
Delaware	16.4%	16.1%	20.3% *	9.7% *	25.7%	15.9%	14.8%
District of Columbia	24.3%	23.6%	29.6%	27.9%	25.8%	23.9%	25.0%
Florida	24.3%	23.1%	27.6% *	36.4%	36.0%	21.7%	23.4%
Georgia	20.2%	18.9%	29.1% *	19.5% *	28.2%	21.4%	16.5%
Maryland	23.3%	19.5%	32.4%	50.1%	34.0%	25.8%	11.6%
North Carolina	16.5%	17.0%	25.8% *	10.5% *	23.6%	15.4%	18.4%
South Carolina	22.0%	20.8%	10.4% *	45.4%	27.0%	22.9% *	17.1%
Virginia	22.3%	21.5%	24.0%	29.9%	28.3%	22.4%	20.9%
West Virginia	17.5% *	16.9% *	14.7%	41.8%	17.4%	17.3% *	18.6%

East South Central:							
Alabama	16.8%	15.5% *	21.8%	25.6% *	12.9% *	15.1%	33.3%
Kentucky	21.6%	21.5%	27.5%	8.8% *	14.8%	25.5%	24.4%
Mississippi	5.7% *	6.3% *	1.1% *	.	4.0% *	4.1% *	18.8% *
Tennessee	20.5%	21.5%	1.1% *	15.2% *	16.1% *	22.8%	19.6%
West South Central:							
Arkansas	19.8%	21.3%	10.9% *	1.2% *	26.8% *	19.6%	16.5%
Louisiana	18.3%	20.0%	2.3% *	35.3%	14.8% *	20.9%	17.6%
Oklahoma	28.9%	29.0%	25.2% *	31.7% *	19.8% *	23.6%	40.7%
Texas	17.2%	16.0%	28.5%	20.9%	20.2%	16.9%	16.1%
Mountain:							
Arizona	18.3%	19.9%	10.5%	24.3%	17.9% *	17.9%	18.9%
Colorado	16.7%	17.0%	13.3% *	19.0% *	9.3% *	19.1%	12.7%
Idaho	22.5%	16.0%	35.5%	41.1%	59.0%	6.3% *	23.5%
Montana	11.8% *	12.5% *	11.1%	11.2% *	18.3% *	10.2% *	9.7%
Nevada	13.3%	11.4% *	31.0%	26.3%	19.2%	15.8%	7.8% *
New Mexico	19.4%	18.0%	29.2%	29.9%	28.8%	18.1%	17.6%
Utah	20.3%	20.1%	25.7%	18.8% *	22.7%	16.4%	28.4%
Wyoming	11.2% *	12.0% *	9.3% *	5.4% *	1.7% *	14.1% *	10.4% *
Pacific:							
Alaska	16.6%	16.8%	.	0.3% *	9.9% *	17.5% *	16.4%
California	13.9%	13.5%	18.1%	15.0% *	19.6%	12.6%	15.3%
Hawaii	10.7%	10.8%	16.3%	3.5% *	8.7% *	9.5%	15.2%
Oregon	13.0%	12.4% *	27.0%	17.2%	24.4%	11.1% *	14.8%
Washington	13.2%	11.6%	10.8% *	28.0%	22.2% *	9.6% *	15.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	0.56%	0.60%	1.55%	1.46%	1.88%	0.79%	0.53%
New England:							
Connecticut	1.72%	2.35%	7.06%	9.95%	4.13%	2.00%	9.08% *
Maine	2.45%	2.67%	5.87%	6.63%	4.30%	3.35%	4.00%
Massachusetts	1.94%	2.81%	3.29%	6.30% *	10.76%	2.14%	2.15%
New Hampshire	2.19%	2.77%	5.03%	9.35% *	5.83%	3.26%	3.46%
Rhode Island	3.52%	3.07%	9.18%	6.11% *	6.03%	5.83%	2.07%
Vermont	1.91%	2.30%	7.32%	10.83% *	6.42%	2.52%	4.10%
Middle Atlantic:							
New Jersey	2.50%	4.48%	4.64%	2.79% *	6.67%	4.17%	3.20%
New York	1.72%	1.41%	4.34%	9.99% *	8.12% *	1.50%	3.17%
Pennsylvania	2.90%	3.92%	4.88%	6.04% *	5.22%	4.88%	1.68%
East North Central:							
Illinois	4.80%	5.13%	4.48%	5.85%	9.03% *	5.18%	2.67%
Indiana	1.88%	2.55%	6.13% *	16.87%	7.73%	4.47%	3.10%
Michigan	3.61%	2.04%	5.52% *	11.00% *	7.64%	2.53%	3.06%
Ohio	2.16%	3.27%	3.68%	7.50%	5.01%	3.96% *	3.87%
Wisconsin	2.06%	2.64%	4.20%	6.31%	6.08%	3.59%	2.02%
West North Central:							
Iowa	3.23%	3.10%	5.67% *	10.26% *	6.96%	4.19%	3.63%
Kansas	2.54%	2.89%	4.23% *	14.91% *	10.33% *	3.80%	5.49%
Minnesota	4.39%	4.60% *	7.48% *	9.94% *	10.63% *	4.64% *	2.33%
Missouri	2.78%	2.50%	9.61% *	10.01% *	9.81% *	3.23%	4.89%
Nebraska	5.88%	7.11%	11.08% *	5.01% *	11.76% *	9.61%	4.87%
North Dakota	4.44%	4.78%	9.29%	7.77%	6.63%	5.92%	3.09% *
South Dakota	4.37%	4.67%	7.32% *	4.85% *	9.22%	5.63%	6.22%
South Atlantic:							
Delaware	2.27%	2.84%	8.74% *	5.68% *	7.28%	2.75%	2.85%
District of Columbia	2.59%	2.86%	6.13%	7.47%	6.95%	3.05%	3.22%
Florida	1.75%	1.86%	8.34% *	7.18%	7.14%	1.54%	2.64%
Georgia	1.49%	2.20%	8.81% *	6.67% *	6.66%	3.32%	4.08%
Maryland	2.68%	3.21%	9.30%	9.58%	6.50%	3.05%	2.58%
North Carolina	1.65%	2.64%	8.35% *	5.06% *	6.80%	3.16%	2.89%
South Carolina	3.76%	3.43%	9.89% *	13.53%	7.36%	7.67% *	3.31%
Virginia	2.00%	2.05%	6.34%	8.25%	8.32%	2.13%	2.98%
West Virginia	6.18% *	6.41% *	3.74%	11.71%	4.75%	9.28% *	4.73%

East South Central:							
Alabama	4.73%	5.18% *	6.09%	8.34% *	6.02% *	4.24%	8.46%
Kentucky	3.78%	4.66%	5.92%	5.89% *	3.76%	6.04%	3.81%
Mississippi	4.76% *	6.71% *	5.17% *	.	2.71% *	4.63% *	6.75% *
Tennessee	3.66%	4.69%	4.12% *	5.02% *	5.20% *	6.57%	3.51%
West South Central:							
Arkansas	3.09%	4.17%	3.57% *	2.56% *	8.05% *	4.98%	3.91%
Louisiana	3.44%	2.99%	5.27% *	9.98%	4.81% *	4.45%	2.45%
Oklahoma	3.83%	4.12%	7.62% *	10.45% *	10.13% *	4.37%	8.93%
Texas	1.40%	1.91%	6.66%	5.72%	5.35%	2.05%	1.02%
Mountain:							
Arizona	1.47%	1.44%	2.79%	6.50%	5.38% *	2.41%	2.68%
Colorado	2.10%	2.12%	4.02% *	7.00% *	3.92% *	2.23%	3.18%
Idaho	4.48%	3.73%	9.41%	10.33%	15.30%	1.90% *	4.80%
Montana	4.25% *	5.15% *	3.27%	5.16% *	5.89% *	4.04% *	2.71%
Nevada	2.64%	4.44% *	7.81%	6.20%	5.58%	3.44%	3.25% *
New Mexico	2.31%	2.30%	6.32%	7.61%	5.40%	3.13%	3.18%
Utah	1.60%	1.66%	7.31%	7.33% *	4.45%	2.51%	6.56%
Wyoming	4.34% *	4.51% *	10.14% *	5.00% *	5.12% *	5.25% *	6.28% *
Pacific:							
Alaska	4.44%	4.42%	.	0.08% *	3.14% *	5.44% *	4.74%
California	1.11%	1.13%	3.80%	7.23% *	3.82%	1.31%	2.14%
Hawaii	1.56%	2.02%	4.16%	2.44% *	3.23% *	1.64%	2.97%
Oregon	3.64%	3.95% *	7.89%	5.03%	5.93%	3.94% *	2.61%
Washington	2.77%	2.96%	5.48% *	8.10%	6.71% *	3.13% *	3.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	17.5%	16.9%	19.9%	22.2%	20.4%	16.4%	18.5%
New England:							
Connecticut	21.3%	21.5%	16.9% *	37.8%	39.5%	19.7%	21.5%
Maine	18.2%	18.2%	16.0%	28.5%	18.5%	19.2%	16.7%
Massachusetts	19.9%	19.5%	24.3% *	17.4%	32.4%	19.3%	19.4%
New Hampshire	20.3%	19.1%	24.9%	26.6%	22.4%	21.1%	17.8%
Rhode Island	22.2%	23.9%	11.7% *	23.8%	27.9%	21.2%	21.7%
Vermont	16.0%	16.3%	11.0% *	27.4%	24.8%	17.0%	12.0%
Middle Atlantic:							
New Jersey	15.3%	14.9%	18.3%	13.3% *	21.5% *	15.3%	14.3%
New York	17.0%	16.1%	18.3%	25.9%	25.1%	16.6%	16.0%
Pennsylvania	14.0%	13.1%	18.8%	13.5%	13.5% *	13.8%	14.4%
East North Central:							
Illinois	15.7%	14.5%	27.6%	19.5%	24.0%	14.3%	17.7%
Indiana	20.6%	20.1%	22.4%	23.7%	16.8%	21.1%	20.7%
Michigan	13.7%	12.8%	18.0%	21.8%	18.2%	11.4% *	15.9%
Ohio	17.9%	17.1%	23.2%	19.9%	25.4%	17.0%	17.3%
Wisconsin	24.7%	25.3%	21.3%	24.7%	23.1%	27.1%	18.9%
West North Central:							
Iowa	20.4%	19.0%	22.4%	33.0%	27.3%	19.9%	18.4%
Kansas	23.7%	22.3%	31.7%	29.4%	26.2%	23.4%	22.6%
Minnesota	17.6%	17.6%	15.6% *	18.9%	13.0%	17.0%	19.4%
Missouri	16.6%	15.9%	19.3%	14.7% *	12.8% *	16.2%	19.1% *
Nebraska	24.6%	23.7%	28.3%	26.6%	24.7%	25.4%	23.5%
North Dakota	19.6%	16.9%	16.5%	39.1%	13.0%	18.3%	23.3%
South Dakota	21.5%	20.5%	26.2%	22.9%	25.7%	20.2%	24.3%
South Atlantic:							
Delaware	19.7%	19.6%	23.0%	9.4%	25.8% *	14.7%	22.8%
District of Columbia	17.3%	17.3%	18.2%	10.4% *	23.9%	15.0%	20.6%
Florida	21.7%	21.4%	22.3%	26.5%	21.5%	20.5%	23.3%
Georgia	19.2%	18.3%	23.3%	32.6%	17.5%	18.6%	20.6%
Maryland	22.9%	23.0%	19.9%	25.9%	24.4% *	26.6%	16.1%
North Carolina	16.6%	15.8%	21.6%	25.3%	22.8% *	15.0%	18.7%
South Carolina	19.4%	18.1%	28.3% *	23.8%	26.0%	15.6%	22.9%
Virginia	19.7%	16.7%	32.2%	32.2%	28.3%	17.5%	20.0%
West Virginia	13.7%	12.6%	19.8%	21.6%	15.8%	11.6%	15.9%

East South Central:							
Alabama	20.0%	19.5%	24.2%	25.6%	26.5%	19.2%	17.3%
Kentucky	19.7%	18.7%	20.2%	28.0%	19.5% *	18.3%	22.6%
Mississippi	17.8%	17.2%	22.3%	21.8%	19.6%	15.7%	19.3%
Tennessee	20.8%	20.4%	23.5%	24.0% *	21.3%	22.4%	18.6%
West South Central:							
Arkansas	21.0%	22.1%	15.6%	22.0%	21.6% *	22.5%	17.5%
Louisiana	18.9%	18.6%	23.9% *	21.5%	26.9%	17.0%	18.4%
Oklahoma	16.7%	17.0%	13.5% *	18.9%	20.8%	13.3%	20.4%
Texas	15.6%	15.2%	14.2%	21.7%	14.8%	13.7%	19.1%
Mountain:							
Arizona	17.3%	17.2%	17.8% *	19.7%	19.3%	15.9%	19.0%
Colorado	16.5%	13.5%	25.1% *	40.8%	19.6% *	15.2%	18.3%
Idaho	16.4%	15.1%	15.2%	23.6%	15.4%	14.0%	20.0%
Montana	14.1%	12.7%	17.3%	24.1%	19.0%	12.0%	15.1%
Nevada	14.2%	13.9%	8.2% *	25.6% *	17.8%	15.3%	12.3%
New Mexico	18.3%	17.8%	20.0%	22.4%	14.4% *	18.4%	19.5%
Utah	22.8%	23.2%	22.4%	19.4%	19.9%	25.0%	19.5%
Wyoming	15.4%	15.2%	22.6%	9.6% *	23.2%	12.9%	16.3%
Pacific:							
Alaska	11.5%	11.6%	11.1% *	12.6% *	19.9%	10.7%	12.0%
California	15.5%	15.3%	14.4%	21.0%	19.1%	13.1%	17.8%
Hawaii	6.7%	6.6%	7.5% *	5.3% *	4.6% *	5.6%	10.7%
Oregon	14.0%	13.7%	19.0%	7.0% *	12.3%	12.8%	17.7%
Washington	10.3%	9.8%	5.9% *	29.3%	25.3%	6.4%	14.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	0.39%	0.42%	0.89%	0.99%	1.31%	0.48%	0.67%
New England:							
Connecticut	2.28%	2.01%	9.28% *	9.69%	10.58%	2.86%	2.42%
Maine	1.87%	1.93%	3.62%	6.98%	4.61%	2.15%	2.55%
Massachusetts	1.77%	1.33%	11.66% *	5.00%	8.28%	3.12%	1.84%
New Hampshire	2.11%	2.75%	5.76%	7.23%	6.32%	3.71%	2.15%
Rhode Island	1.23%	1.65%	5.16% *	6.68%	5.68%	2.67%	2.87%
Vermont	3.00%	3.78%	4.79% *	5.70%	6.13%	3.02%	2.44%
Middle Atlantic:							
New Jersey	1.34%	1.32%	3.53%	8.25% *	9.07% *	1.88%	2.14%
New York	1.03%	1.24%	3.53%	4.27%	4.38%	1.33%	1.42%
Pennsylvania	1.24%	1.25%	3.51%	1.94%	6.62% *	1.64%	0.91%
East North Central:							
Illinois	1.61%	1.71%	5.17%	3.32%	3.83%	1.93%	1.93%
Indiana	2.20%	2.57%	3.97%	4.70%	4.04%	3.27%	2.75%
Michigan	1.52%	1.60%	4.77%	4.48%	3.41%	3.78% *	2.71%
Ohio	1.50%	1.44%	4.61%	5.39%	3.94%	1.85%	2.55%
Wisconsin	2.15%	2.45%	4.16%	3.97%	4.57%	3.15%	2.09%
West North Central:							
Iowa	1.57%	1.43%	3.22%	6.76%	4.05%	1.87%	1.25%
Kansas	1.97%	2.21%	7.26%	5.83%	5.96%	2.47%	4.85%
Minnesota	1.16%	1.80%	5.72% *	3.63%	3.36%	1.89%	1.90%
Missouri	0.96%	0.99%	4.54%	4.99% *	3.95% *	1.58%	6.20% *
Nebraska	1.58%	1.98%	2.52%	5.98%	3.72%	3.89%	1.52%
North Dakota	2.53%	2.60%	3.88%	7.93%	2.53%	2.96%	3.55%
South Dakota	1.43%	1.63%	5.70%	6.51%	4.58%	2.17%	3.02%
South Atlantic:							
Delaware	2.57%	3.47%	3.63%	2.70%	11.07% *	1.34%	3.70%
District of Columbia	1.40%	1.45%	3.29%	7.25% *	5.46%	1.03%	3.73%
Florida	1.53%	1.78%	3.37%	5.87%	3.49%	1.50%	2.20%
Georgia	2.15%	2.31%	5.97%	8.83%	4.81%	3.58%	1.13%
Maryland	2.20%	2.84%	5.00%	6.03%	7.68% *	2.74%	2.66%
North Carolina	0.78%	1.15%	5.67%	5.31%	8.99% *	0.98%	1.33%
South Carolina	1.09%	1.27%	8.62% *	4.19%	4.51%	1.76%	4.06%
Virginia	1.39%	1.06%	6.57%	4.57%	4.83%	3.11%	2.45%
West Virginia	1.96%	2.16%	2.69%	6.24%	3.75%	2.35%	2.17%

East South Central:							
Alabama	1.44%	1.53%	5.37%	5.82%	6.67%	2.13%	2.78%
Kentucky	1.82%	1.75%	3.61%	6.65%	6.86% *	1.52%	5.65%
Mississippi	1.72%	2.00%	5.91%	5.89%	3.89%	1.74%	2.33%
Tennessee	1.24%	1.29%	4.53%	7.38% *	4.32%	2.30%	2.26%
West South Central:							
Arkansas	1.20%	1.75%	3.42%	5.52%	9.74% *	2.48%	1.43%
Louisiana	1.34%	1.67%	7.78% *	3.26%	5.27%	2.60%	2.07%
Oklahoma	2.34%	2.38%	4.08% *	5.34%	5.43%	2.35%	2.64%
Texas	1.02%	1.05%	3.92%	3.84%	3.13%	1.36%	1.81%
Mountain:							
Arizona	1.38%	1.65%	5.63% *	3.66%	5.37%	1.84%	3.09%
Colorado	3.30%	3.21%	7.92% *	11.23%	6.36% *	3.89%	3.56%
Idaho	1.59%	1.32%	3.28%	4.90%	2.70%	1.57%	2.46%
Montana	2.03%	2.52%	4.07%	6.28%	4.02%	3.13%	3.54%
Nevada	2.38%	2.86%	3.61% *	8.52% *	4.76%	2.20%	3.46%
New Mexico	1.62%	1.69%	3.57%	5.46%	6.06% *	2.24%	1.85%
Utah	2.26%	2.69%	4.28%	4.73%	3.83%	3.90%	2.77%
Wyoming	1.92%	2.42%	5.31%	6.51% *	5.88%	2.60%	3.89%
Pacific:							
Alaska	1.88%	2.06%	4.23% *	4.72% *	4.61%	2.26%	2.01%
California	0.74%	0.70%	3.69%	4.56%	4.42%	1.11%	1.87%
Hawaii	1.43%	1.63%	2.33% *	3.19% *	3.19% *	1.64%	2.11%
Oregon	1.63%	1.77%	3.84%	4.85% *	3.21%	2.02%	4.15%
Washington	1.79%	1.66%	4.97% *	5.28%	5.01%	1.40%	2.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	47.3%	46.0%	53.6%	55.3%	61.3%	48.7%	41.8%
New England:							
Connecticut	44.7%	43.6%	47.0%	60.5%	61.8%	44.8%	41.8%
Maine	49.7%	47.6%	58.2%	63.0%	58.3%	52.8%	41.7%
Massachusetts	47.7%	46.6%	51.4%	52.8%	63.1%	50.0%	43.3%
New Hampshire	46.7%	45.8%	49.5%	52.2%	69.2%	46.3%	44.0%
Rhode Island	46.9%	44.4%	57.1%	61.9%	65.8%	46.6%	41.1%
Vermont	44.8%	41.6%	61.9%	53.1%	65.3%	43.9%	42.4%
Middle Atlantic:							
New Jersey	46.4%	43.2%	57.2%	61.6%	56.9%	51.9%	36.5%
New York	46.4%	44.4%	58.9%	60.4%	65.3%	47.6%	40.5%
Pennsylvania	45.1%	42.6%	56.3%	55.8%	60.8%	44.8%	40.9%
East North Central:							
Illinois	46.3%	45.5%	51.7%	51.6%	56.6%	48.7%	39.9%
Indiana	41.3%	40.5%	42.7%	52.3%	57.5%	42.6%	36.9%
Michigan	42.5%	40.6%	54.4%	47.8%	55.8%	41.7%	40.6%
Ohio	41.6%	40.7%	40.7%	59.2%	62.9%	41.2%	38.0%
Wisconsin	43.9%	42.5%	48.4%	50.1%	48.6%	44.4%	42.2%
West North Central:							
Iowa	44.2%	42.3%	53.7%	50.8%	58.2%	41.6%	43.6%
Kansas	46.7%	45.5%	51.7%	60.2%	66.4%	46.0%	39.9%
Minnesota	46.7%	44.5%	58.3%	55.7%	54.7%	49.1%	41.6%
Missouri	49.6%	47.7%	59.8%	54.8%	76.4%	49.0%	45.0%
Nebraska	44.9%	43.3%	50.6%	54.1%	50.0%	44.8%	43.3%
North Dakota	45.7%	44.0%	45.9%	54.0%	55.3%	44.5%	43.7%
South Dakota	45.6%	44.1%	47.1%	59.3%	58.7%	46.1%	35.7%
South Atlantic:							
Delaware	49.4%	48.7%	55.2%	55.4%	65.2%	53.7%	44.7%
District of Columbia	55.4%	55.3%	56.0%	57.6%	62.3%	58.0%	50.2%
Florida	49.1%	47.8%	56.4%	52.3%	50.0%	55.2%	43.4%
Georgia	47.0%	46.3%	48.9%	57.7%	70.2%	46.8%	42.6%
Maryland	47.9%	47.0%	51.1%	57.4%	54.8%	49.7%	44.0%
North Carolina	48.7%	47.6%	56.4%	58.7%	58.3%	49.2%	43.1%
South Carolina	49.4%	48.1%	66.5%	51.7%	65.0%	54.2%	37.6%
Virginia	49.4%	48.2%	52.5%	60.4%	59.7%	49.8%	46.2%
West Virginia	41.3%	40.5%	42.9%	59.7%	61.7%	37.3%	37.7%

East South Central:							
Alabama	46.9%	46.7%	59.3%	41.8%	62.0%	45.9%	41.2%
Kentucky	49.8%	48.2%	57.8%	53.0%	66.2%	45.2%	49.3%
Mississippi	52.9%	52.5%	51.3%	65.7%	62.4%	55.3%	44.8%
Tennessee	47.6%	46.9%	50.1%	57.9%	65.5%	47.3%	44.5%
West South Central:							
Arkansas	46.7%	45.7%	54.6%	45.7%	62.3%	47.8%	40.4%
Louisiana	47.7%	46.1%	49.9%	59.2%	63.5%	46.5%	43.7%
Oklahoma	47.6%	46.5%	52.6%	60.1%	64.4%	47.8%	43.6%
Texas	49.3%	48.8%	57.9%	50.9%	65.3%	50.6%	42.5%
Mountain:							
Arizona	47.8%	46.2%	58.2%	54.9%	61.5%	52.7%	40.6%
Colorado	50.2%	49.7%	50.0%	59.3%	66.4%	54.7%	41.5%
Idaho	45.0%	42.8%	53.8%	48.0%	59.7%	45.6%	40.9%
Montana	49.0%	47.3%	60.2%	48.4%	63.2%	46.8%	46.3%
Nevada	50.0%	49.1%	53.1%	60.9%	61.8%	52.2%	45.5%
New Mexico	48.6%	47.9%	52.2%	50.6%	65.9%	51.5%	37.9%
Utah	38.4%	36.9%	47.5%	38.4%	37.5%	35.7%	43.8%
Wyoming	46.3%	45.2%	52.7%	52.2%	62.7%	49.0%	38.5%
Pacific:							
Alaska	46.9%	44.4%	60.4%	65.1%	63.4%	50.6%	37.8%
California	49.1%	48.1%	54.2%	59.3%	61.6%	51.4%	42.5%
Hawaii	59.9%	59.2%	59.5%	68.5%	80.3%	60.0%	49.4%
Oregon	49.7%	48.6%	54.9%	62.6%	62.1%	54.5%	36.8%
Washington	52.7%	50.9%	62.8%	62.7%	71.3%	55.7%	42.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.31%	0.30%	1.26%	1.38%	1.54%	0.43%	0.58%
New England:							
Connecticut	1.29%	1.44%	6.86%	8.87%	4.89%	2.14%	3.88%
Maine	2.13%	2.64%	3.88%	7.30%	4.77%	2.19%	3.28%
Massachusetts	2.28%	2.41%	4.90%	5.43%	8.13%	2.70%	3.59%
New Hampshire	0.98%	1.28%	4.55%	6.00%	4.80%	1.94%	1.61%
Rhode Island	1.47%	1.56%	3.21%	6.52%	3.43%	1.47%	2.84%
Vermont	1.52%	1.44%	3.22%	8.03%	4.77%	2.40%	3.24%
Middle Atlantic:							
New Jersey	1.92%	1.87%	6.54%	8.24%	6.20%	1.81%	2.23%
New York	1.37%	1.36%	4.06%	5.56%	3.67%	2.65%	1.30%
Pennsylvania	1.13%	1.58%	2.41%	4.64%	5.88%	1.90%	1.79%
East North Central:							
Illinois	1.76%	1.90%	5.33%	7.05%	5.04%	2.74%	3.02%
Indiana	1.51%	1.54%	5.65%	4.32%	4.70%	2.44%	3.16%
Michigan	1.28%	1.35%	4.88%	6.53%	5.35%	1.78%	1.83%
Ohio	1.21%	1.03%	6.06%	4.28%	5.45%	2.51%	1.64%
Wisconsin	1.07%	1.09%	4.64%	3.97%	3.22%	1.91%	2.81%
West North Central:							
Iowa	2.90%	3.10%	4.00%	7.53%	4.35%	1.98%	5.18%
Kansas	1.86%	2.67%	6.92%	10.93%	3.77%	3.44%	2.32%
Minnesota	1.80%	1.68%	4.67%	5.01%	7.69%	1.70%	3.64%
Missouri	2.19%	2.17%	5.11%	7.79%	3.14%	2.07%	2.81%
Nebraska	1.38%	2.39%	3.44%	5.99%	4.47%	1.81%	3.56%
North Dakota	1.78%	2.15%	4.66%	6.80%	4.89%	1.54%	3.10%
South Dakota	1.99%	2.64%	4.94%	3.41%	2.99%	2.71%	2.73%
South Atlantic:							
Delaware	1.71%	1.81%	6.36%	9.39%	8.97%	2.55%	2.55%
District of Columbia	1.62%	1.67%	7.46%	8.71%	8.34%	2.11%	3.45%
Florida	2.15%	2.34%	5.58%	7.02%	5.54%	1.36%	2.39%
Georgia	1.97%	1.94%	6.41%	8.98%	5.71%	3.03%	2.04%
Maryland	2.53%	2.68%	6.62%	7.23%	9.99%	2.14%	4.30%
North Carolina	1.42%	1.69%	5.43%	3.83%	6.10%	1.95%	2.69%
South Carolina	3.08%	3.77%	6.38%	6.22%	4.47%	3.35%	2.56%
Virginia	1.90%	1.69%	5.63%	5.79%	5.03%	2.19%	2.74%
West Virginia	3.24%	3.60%	3.98%	5.38%	3.62%	1.86%	5.20%

East South Central:							
Alabama	1.37%	1.34%	10.13%	6.16%	2.82%	2.12%	2.46%
Kentucky	1.60%	1.89%	2.21%	6.17%	3.84%	2.13%	3.32%
Mississippi	1.86%	2.09%	5.39%	3.10%	2.60%	3.18%	3.41%
Tennessee	1.30%	1.02%	7.42%	7.84%	5.34%	1.47%	2.97%
West South Central:							
Arkansas	1.79%	2.38%	6.94%	10.09%	5.75%	2.68%	1.87%
Louisiana	1.26%	1.56%	7.90%	4.29%	4.00%	2.83%	3.06%
Oklahoma	1.96%	2.09%	10.38%	8.98%	3.34%	3.15%	3.49%
Texas	1.07%	1.19%	4.90%	4.33%	6.19%	1.48%	1.52%
Mountain:							
Arizona	1.49%	1.55%	4.38%	6.60%	4.24%	1.84%	2.76%
Colorado	1.24%	1.44%	5.07%	9.66%	7.33%	2.40%	1.81%
Idaho	2.07%	2.75%	4.28%	7.64%	3.25%	3.19%	3.18%
Montana	2.67%	3.06%	3.83%	9.36%	3.31%	3.46%	8.33%
Nevada	1.63%	1.56%	5.59%	4.10%	3.70%	2.37%	1.76%
New Mexico	2.38%	2.69%	4.45%	6.86%	5.34%	3.86%	2.94%
Utah	1.76%	2.26%	6.32%	8.44%	7.11%	3.00%	3.45%
Wyoming	2.49%	3.04%	5.40%	8.75%	5.62%	3.21%	5.40%
Pacific:							
Alaska	3.77%	3.64%	4.04%	9.82%	5.69%	5.39%	3.08%
California	1.01%	0.93%	2.94%	5.32%	2.25%	1.23%	1.67%
Hawaii	1.07%	1.48%	5.62%	6.86%	2.31%	1.66%	1.95%
Oregon	1.67%	1.35%	9.18%	6.45%	4.41%	1.39%	3.54%
Washington	2.40%	2.67%	5.06%	8.02%	9.18%	3.38%	2.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	27.3%	27.7%	27.5%	20.8%	28.4%	34.6%	13.9%
New England:							
Connecticut	19.4%	19.2%	18.9% *	25.0% *	22.5% *	23.8%	9.4% *
Maine	27.4%	29.3%	26.2% *	6.2% *	21.1% *	36.9%	10.4% *
Massachusetts	17.0%	15.0%	29.3%	18.4% *	12.2% *	20.1%	12.3% *
New Hampshire	19.9%	19.6%	19.6% *	26.3%	33.9% *	23.8%	7.0% *
Rhode Island	25.2%	22.2%	32.1% *	42.2%	27.9%	30.6%	12.6% *
Vermont	26.1%	26.7%	23.8% *	25.0% *	13.1% *	31.7%	18.8% *
Middle Atlantic:							
New Jersey	27.8%	26.7%	20.1% *	59.6%	28.0% *	32.9%	16.8%
New York	28.4%	29.2%	26.8%	22.1% *	25.6%	35.9%	11.7% *
Pennsylvania	26.3%	27.5%	14.1% *	34.6%	40.8%	30.6%	11.5% *
East North Central:							
Illinois	26.6%	28.2%	15.0% *	21.9% *	13.5% *	31.2%	19.3%
Indiana	19.2%	20.1%	17.1% *	10.4% *	22.6% *	21.8%	14.4% *
Michigan	30.8%	30.4%	40.5%	13.1% *	26.1% *	41.5%	15.9% *
Ohio	26.7%	27.9%	24.8%	14.7% *	25.1%	32.1%	20.7%
Wisconsin	10.1%	10.9%	10.5% *	5.3% *	15.4% *	15.1%	1.3% *
West North Central:							
Iowa	14.7%	16.3%	9.0% *	9.9%	12.0% *	18.7%	9.7% *
Kansas	17.9%	19.5%	11.9% *	3.6% *	19.1% *	23.0%	6.4% *
Minnesota	27.3%	25.2%	36.1%	34.0%	34.8%	33.3%	14.1% *
Missouri	23.5%	25.2%	14.6%	33.8% *	41.3%	26.9%	10.5% *
Nebraska	16.0%	16.6%	12.0% *	19.1% *	22.4%	22.6%	3.9% *
North Dakota	32.6%	38.5%	27.4% *	13.2% *	49.0%	41.6%	10.4% *
South Dakota	23.1%	24.0%	16.1% *	25.2%	17.6% *	28.8%	3.4% *
South Atlantic:							
Delaware	26.0%	25.9%	19.5% *	55.1%	25.5% *	39.8%	14.3% *
District of Columbia	23.7%	24.6%	17.3% *	14.3% *	6.3% *	30.0%	13.6% *
Florida	20.5%	19.6%	41.3%	3.4% *	16.0% *	27.5%	13.6%
Georgia	16.8%	16.7%	15.8% *	19.8% *	17.5% *	27.0%	6.0% *
Maryland	17.3%	18.7%	13.5% *	3.9% *	16.3% *	23.2%	6.4% *
North Carolina	26.6%	27.9%	20.8% *	15.4% *	18.2%	34.0%	7.3% *
South Carolina	24.5%	25.5%	23.8% *	13.9% *	20.7%	36.2%	2.5% *
Virginia	26.6%	27.8%	29.5% *	10.9% *	25.4%	37.8%	7.9% *
West Virginia	26.0%	26.5%	20.8% *	26.9% *	33.8%	29.0%	14.2% *

East South Central:							
Alabama	28.0%	29.4%	27.1% *	12.2% *	28.1%	33.0%	17.9%
Kentucky	21.9%	25.5%	13.5% *	7.5% *	24.3% *	30.9%	4.2% *
Mississippi	37.6%	38.6%	32.8% *	27.1% *	37.9%	52.5%	13.5% *
Tennessee	17.3%	17.3%	11.1% *	26.8% *	32.6% *	21.7%	6.7% *
West South Central:							
Arkansas	22.9%	23.5%	31.7% *	5.9% *	24.0%	28.0%	14.6% *
Louisiana	27.9%	28.8%	51.1%	13.4% *	28.4%	38.4%	12.8% *
Oklahoma	27.0%	28.0%	13.4% *	32.7% *	28.6% *	39.6%	9.8% *
Texas	29.9%	30.4%	31.4% *	21.1% *	39.6%	36.4%	14.0% *
Mountain:							
Arizona	26.2%	27.0%	24.0% *	17.4% *	36.1%	31.9%	15.8% *
Colorado	29.5%	29.5%	32.2% *	22.0% *	26.8% *	32.8%	23.8% *
Idaho	33.6%	38.6%	29.3% *	11.1% *	30.5% *	49.8%	13.4%
Montana	39.7%	42.6%	30.0%	31.6% *	35.3%	55.1%	16.2% *
Nevada	31.0%	30.0%	46.8%	15.6% *	13.6% *	33.9%	32.1%
New Mexico	31.3%	34.0%	15.9% *	32.0% *	29.6% *	38.5%	15.8% *
Utah	21.6%	18.1%	39.5%	17.2% *	10.9% *	22.3%	24.0%
Wyoming	32.5%	31.6%	37.3%	36.0% *	33.1%	45.9%	11.8% *
Pacific:							
Alaska	41.7%	41.1%	43.7%	46.7%	45.8%	54.7%	8.7% *
California	37.9%	37.8%	44.0%	29.9%	36.3%	46.8%	21.0%
Hawaii	53.4%	53.9%	47.8%	57.1%	54.5%	63.1%	27.4%
Oregon	35.4%	35.8%	27.9% *	45.4%	36.4%	41.6%	16.2%
Washington	48.5%	48.3%	63.5%	25.6% *	34.1%	66.2%	12.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.88%	0.94%	2.88%	1.75%	2.61%	1.08%	1.14%
New England:							
Connecticut	2.79%	2.95%	7.89% *	11.89% *	7.77% *	2.25%	5.86% *
Maine	2.06%	2.25%	9.28% *	10.55% *	8.55% *	3.46%	4.65% *
Massachusetts	3.36%	3.50%	6.93%	8.24% *	14.12% *	4.27%	6.19% *
New Hampshire	2.83%	3.30%	8.02% *	4.32%	12.57% *	3.84%	2.75% *
Rhode Island	4.28%	4.22%	11.08% *	9.68%	5.72%	4.89%	6.60% *
Vermont	3.91%	4.03%	9.26% *	8.68% *	7.12% *	4.02%	6.29% *
Middle Atlantic:							
New Jersey	3.49%	4.44%	6.46% *	12.48%	10.99% *	5.52%	4.48%
New York	3.31%	3.27%	5.69%	6.81% *	6.05%	3.21%	4.22% *
Pennsylvania	3.00%	3.51%	9.94% *	8.01%	8.73%	4.63%	4.91% *
East North Central:							
Illinois	4.40%	5.25%	7.06% *	9.48% *	5.15% *	5.80%	5.31%
Indiana	2.94%	2.90%	14.47% *	11.03% *	10.79% *	4.93%	4.81% *
Michigan	4.61%	5.28%	9.74%	7.38% *	8.40% *	6.75%	5.02% *
Ohio	3.56%	4.20%	5.97%	5.69% *	6.67%	2.74%	5.75%
Wisconsin	1.74%	1.75%	4.14% *	12.04% *	8.98% *	3.64%	0.88% *
West North Central:							
Iowa	2.54%	2.80%	4.34% *	2.90%	4.02% *	3.48%	3.43% *
Kansas	3.16%	3.71%	5.97% *	1.34% *	9.35% *	3.93%	2.68% *
Minnesota	3.03%	4.17%	9.67%	7.83%	8.68%	3.37%	4.90% *
Missouri	3.52%	4.07%	3.29%	15.70% *	7.88%	5.59%	3.42% *
Nebraska	1.99%	2.89%	6.54% *	11.13% *	6.64%	2.81%	1.55% *
North Dakota	3.37%	5.34%	9.31% *	12.85% *	7.05%	5.46%	7.10% *
South Dakota	2.71%	3.34%	9.80% *	7.01%	6.03% *	6.95%	3.14% *
South Atlantic:							
Delaware	4.43%	5.47%	8.70% *	13.85%	11.23% *	4.74%	7.57% *
District of Columbia	2.90%	3.87%	11.13% *	14.51% *	4.62% *	4.37%	6.95% *
Florida	2.19%	2.49%	8.64%	5.62% *	7.47% *	2.55%	3.90%
Georgia	3.45%	3.96%	14.14% *	12.95% *	7.32% *	5.31%	2.20% *
Maryland	3.04%	3.45%	14.48% *	2.49% *	6.09% *	3.76%	3.59% *
North Carolina	1.91%	2.24%	14.73% *	7.95% *	5.40%	3.99%	3.71% *
South Carolina	1.53%	1.87%	15.29% *	10.76% *	5.16%	3.25%	1.46% *
Virginia	3.60%	3.78%	10.71% *	5.76% *	7.00%	3.84%	3.21% *
West Virginia	2.91%	3.55%	9.12% *	10.45% *	8.04%	7.74%	8.13% *

East South Central:							
Alabama	4.22%	4.77%	12.64% *	8.32% *	8.25%	7.00%	5.26%
Kentucky	4.17%	5.12%	5.32% *	10.84% *	7.82% *	3.98%	2.12% *
Mississippi	4.91%	5.15%	12.60% *	8.22% *	8.97%	5.88%	4.58% *
Tennessee	3.00%	2.74%	10.11% *	8.71% *	9.87% *	2.46%	4.48% *
West South Central:							
Arkansas	3.03%	3.12%	12.20% *	13.40% *	7.06%	3.82%	4.76% *
Louisiana	3.65%	3.57%	14.77%	8.50% *	7.28%	6.14%	5.11% *
Oklahoma	5.36%	4.98%	8.72% *	12.51% *	10.58% *	6.18%	7.41% *
Texas	2.41%	2.81%	12.64% *	7.53% *	8.06%	3.45%	4.67% *
Mountain:							
Arizona	4.13%	4.12%	9.43% *	12.56% *	10.50%	4.81%	7.33% *
Colorado	3.73%	4.66%	11.90% *	10.31% *	13.82% *	4.02%	8.00% *
Idaho	5.74%	5.79%	9.82% *	8.90% *	10.48% *	5.62%	3.34%
Montana	4.44%	5.86%	8.53%	13.13% *	8.69%	4.92%	11.59% *
Nevada	6.27%	6.91%	10.98%	10.99% *	7.55% *	8.02%	7.24%
New Mexico	4.05%	3.77%	6.52% *	12.40% *	9.03% *	3.40%	5.05% *
Utah	3.85%	3.06%	11.18%	10.98% *	8.39% *	4.00%	6.90%
Wyoming	4.12%	5.36%	9.37%	12.92% *	8.63%	9.03%	4.26% *
Pacific:							
Alaska	4.88%	5.26%	10.22%	13.25%	11.99%	5.60%	5.72% *
California	2.41%	2.07%	7.91%	4.89%	6.11%	2.59%	3.90%
Hawaii	3.70%	4.33%	10.20%	7.70%	7.20%	5.13%	6.45%
Oregon	4.43%	4.72%	10.46% *	12.38%	9.31%	5.25%	3.26%
Washington	3.94%	4.02%	11.71%	10.46% *	9.65%	2.90%	3.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1(2003) Average total family 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, 2003

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	9,249	9,271	9,301	8,767	8,512	9,267	9,335
New England:							
Connecticut	10,119	10,046	10,629	9,142	9,315	10,282	9,910
Maine	10,308	10,472	9,853	7,822	9,989	10,346	10,329
Massachusetts	9,867	9,698	10,077	11,354	8,315	9,969	9,787
New Hampshire	9,776	10,262	6,824	11,982	9,935	10,807	7,828
Rhode Island	9,460	9,446	9,631	9,424	8,954	9,853	8,867
Vermont	9,483	9,394	9,731	10,662	10,078	9,322	9,673
Middle Atlantic:							
New Jersey	10,168	10,238	10,132	8,736	10,075	10,693	9,583
New York	9,439	9,477	9,109	9,067	8,516	9,681	9,107
Pennsylvania	9,133	9,066	9,722	9,419	9,042	9,200	9,033
East North Central:							
Illinois	9,693	9,780	8,865	9,383	9,046	10,016	9,224
Indiana	9,315	9,146	10,399	10,132	9,550	9,377	9,209
Michigan	9,449	9,536	9,290	7,880	8,904	9,626	9,257
Ohio	9,136	9,107	8,868	10,750	8,357	8,683	9,780
Wisconsin	9,562	9,800	11,221	6,173	9,920	9,864	9,027
West North Central:							
Iowa	8,436	8,459	8,675	7,669	7,686	8,237	9,066
Kansas	8,907	9,008	8,125	8,624	8,682	8,722	9,274
Minnesota	10,066	9,981	10,966	10,342	8,599	10,014	10,284
Missouri	8,984	8,817	10,565	10,027	8,370	8,853	9,242
Nebraska	9,139	9,192	8,659	9,592	8,816	9,499	8,740
North Dakota	7,866	7,925	8,237	6,899	7,560	7,842	8,025
South Dakota	8,499	8,350	9,438	8,910	8,799	8,033	10,007
South Atlantic:							
Delaware	10,499	10,501	10,414	10,711	7,856	9,365	11,307
District of Columbia	10,748	10,657	12,040	9,910	10,110	10,996	10,408
Florida	9,331	9,839	7,303	7,027	7,195	9,852	9,398
Georgia	8,641	8,639	8,376	9,601	10,409	8,047	9,054
Maryland	9,217	9,365	7,881	8,458	6,663	9,338	9,313
North Carolina	8,463	8,488	8,516	7,768	7,990	8,536	8,424
South Carolina	8,918	9,049	8,126	7,420	8,861	8,681	9,147
Virginia	9,176	9,172	9,708	7,899	9,465	9,037	9,321
West Virginia	9,164	9,121	9,924	7,947	8,062	9,588	8,784

East South Central:							
Alabama	8,045	7,956	7,062	9,224	7,493	7,971	8,387
Kentucky	9,118	9,143	10,550	7,362	10,491	8,542	9,992
Mississippi	8,075	8,015	9,346	7,486	7,465	8,506	7,813
Tennessee	9,261	9,218	8,857	10,748	9,414	9,001	9,537
West South Central:							
Arkansas	7,977	8,120	8,029	6,719	7,696	7,718	8,329
Louisiana	8,735	8,855	10,662	6,716	10,068	8,804	8,383
Oklahoma	8,739	8,667	10,341	8,081	9,453	8,759	8,612
Texas	9,575	9,593	9,185	9,580	8,235	9,799	9,564
Mountain:							
Arizona	8,972	9,023	8,474	8,811	9,809	8,285	9,454
Colorado	9,522	9,408	10,353	9,061	9,721	9,916	9,111
Idaho	8,563	8,378	9,055	9,457	8,967	8,230	8,859
Montana	8,542	8,736	8,586	6,789	8,532	8,075	9,297
Nevada	8,831	9,001	7,624	8,012	7,712	8,918	8,870
New Mexico	9,299	9,295	9,535	8,405	9,299	8,830	9,865
Utah	8,349	8,200	8,408	10,410	9,047	8,021	8,937
Wyoming	9,612	9,779	8,715	7,609	6,376	10,480	9,385
Pacific:							
Alaska	10,564	10,535	10,825	11,262	7,862 *	10,793	10,422
California	9,091	8,999	10,215	8,993	7,650	8,793	9,674
Hawaii	7,887	8,024	7,485	6,644	7,722	7,701	8,238
Oregon	8,861	8,808	9,155	9,855	7,219	8,897	9,011
Washington	9,212	9,274	9,269	7,751	10,592	8,980	9,347

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1(2003) Standard error for average total family 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, 2003

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	44.71	49.42	162.35	253.65	222.03	71.34	61.59
New England:							
Connecticut	169.86	247.26	1,182.40	1,771.48	391.79	295.55	339.63
Maine	190.85	252.13	521.44	1,285.90	1,165.46	229.75	385.56
Massachusetts	179.26	204.07	529.00	755.10	973.59	208.49	477.52
New Hampshire	396.58	229.07	1,461.94	1,017.90	1,314.05	198.93	802.13
Rhode Island	227.53	263.12	808.98	1,109.91	561.95	254.36	377.69
Vermont	336.07	356.45	437.69	1,222.81	1,377.70	317.73	492.14
Middle Atlantic:							
New Jersey	167.12	195.83	578.58	1,239.69	2,035.48	301.51	291.24
New York	219.99	256.05	455.16	603.82	603.97	287.89	281.52
Pennsylvania	246.26	269.95	1,072.08	670.91	478.56	240.60	433.13
East North Central:							
Illinois	274.56	275.37	499.83	1,242.45	663.87	344.21	240.85
Indiana	257.73	320.67	421.49	260.52	368.45	342.58	556.89
Michigan	221.03	233.95	651.02	560.64	577.45	363.56	369.65
Ohio	255.68	299.43	514.04	866.07	356.84	384.19	352.94
Wisconsin	298.42	249.71	789.15	1,407.28	874.17	321.08	556.40
West North Central:							
Iowa	143.22	204.62	679.43	858.32	394.49	219.92	301.29
Kansas	168.66	214.92	1,028.13	1,047.10	850.66	293.34	425.68
Minnesota	259.37	274.03	373.44	814.85	1,358.72	348.24	577.75
Missouri	217.23	232.84	497.87	1,597.29	581.47	207.21	390.87
Nebraska	276.85	263.68	604.46	1,058.91	423.90	329.86	458.98
North Dakota	200.78	230.02	777.09	841.11	371.65	210.45	503.94
South Dakota	272.94	294.33	449.04	667.03	596.50	264.17	421.21
South Atlantic:							
Delaware	484.12	530.06	1,169.36	1,758.49	1,422.16	471.68	595.97
District of Columbia	398.74	442.67	1,687.34	1,807.86	1,639.86	495.54	790.53
Florida	285.25	142.98	1,092.75	790.47	850.67	228.03	243.54
Georgia	566.46	621.35	1,335.17	2,109.34	1,011.80	865.76	472.07
Maryland	308.50	268.56	1,553.63	1,755.95	1,180.01	324.26	536.99
North Carolina	269.97	293.60	620.42	908.11	846.46	296.55	205.13
South Carolina	231.65	230.54	1,462.87	1,118.73	475.47	212.66	500.63
Virginia	354.07	400.32	495.25	1,051.05	597.83	389.21	697.69
West Virginia	374.96	407.74	478.65	1,158.26	357.30	545.08	353.25

East South Central:							
Alabama	139.26	183.22	1,602.65	1,414.06	673.20	219.67	424.10
Kentucky	471.31	530.74	554.77	914.34	683.09	347.78	807.59
Mississippi	347.29	391.81	1,178.38	914.43	589.18	361.69	547.99
Tennessee	243.17	257.06	1,461.40	1,708.74	685.04	432.07	258.94
West South Central:							
Arkansas	375.62	358.51	722.10	1,380.21	466.79	418.04	449.18
Louisiana	417.94	476.10	2,030.51	687.96	544.80	411.88	585.50
Oklahoma	269.19	286.87	1,831.69	1,265.87	444.39	360.98	340.05
Texas	263.26	292.00	871.34	446.81	440.58	405.19	155.41
Mountain:							
Arizona	259.64	274.51	933.19	1,178.94	692.18	252.38	338.00
Colorado	331.75	350.22	574.15	1,682.11	580.40	425.95	549.36
Idaho	129.13	140.45	871.51	1,295.90	1,055.15	243.85	395.31
Montana	224.28	274.42	1,172.84	1,196.55	611.00	342.37	327.56
Nevada	275.16	300.34	926.35	967.67	749.82	365.31	365.65
New Mexico	185.85	226.28	465.01	1,382.35	555.53	211.86	406.98
Utah	199.16	222.83	663.05	824.04	699.67	233.46	247.53
Wyoming	307.56	307.83	1,245.67	1,356.60	983.25	379.32	1,006.20
Pacific:							
Alaska	372.73	411.07	1,365.63	2,503.82	2,403.85 *	433.40	733.60
California	180.44	203.75	497.45	341.97	550.98	202.58	278.26
Hawaii	216.78	241.00	813.20	1,287.27	311.76	364.25	262.75
Oregon	151.26	160.92	1,472.60	809.42	1,096.53	288.85	295.48
Washington	359.31	373.18	673.75	1,394.79	1,548.98	752.68	340.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1.a(2003) Average total family 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	9,004	8,994	8,846	9,585	8,201	9,002	9,194
New England:							
Connecticut	10,075	10,062	10,377	9,173	9,680	10,097	10,083
Maine	10,926	10,989	9,933	10,819	10,648	10,630	11,309
Massachusetts	10,002	9,660	10,183	12,029	9,782	9,895	10,298
New Hampshire	10,082	10,126	9,636	10,025	10,351	10,483	8,394
Rhode Island	9,207	9,276	9,124	8,446	8,355	9,314	9,256
Vermont	9,788	9,667	9,028	11,791	10,620	10,205	8,859
Middle Atlantic:							
New Jersey	9,850	9,862	10,467	7,501	11,940	10,068	9,136
New York	9,405	9,386	9,148	10,410	9,849	9,336	9,477
Pennsylvania	9,482	9,489	9,703	9,123	8,764	9,508	9,691
East North Central:							
Illinois	9,479	9,473	9,234	10,471	8,502	10,054	9,047
Indiana	9,905	9,179	12,975	12,135	11,566	10,112	9,259
Michigan	8,613	8,647	8,272	8,825	9,179	8,852	8,096
Ohio	9,213	9,399	8,396	8,406	7,641	9,648	9,000
Wisconsin	9,975	10,152	8,799	9,127	10,656	9,417	10,345
West North Central:							
Iowa	8,636	8,531	9,794	8,199	8,819	7,921	9,338
Kansas	8,752	8,890	8,276	5,226 *	10,106	8,560	9,161
Minnesota	9,279	9,169	10,380	9,602	5,390 *	9,346	9,319
Missouri	8,367	7,990	10,477	9,733	7,332	8,938	7,475
Nebraska	8,622	8,747	6,937	8,323 *	7,512	8,416	9,032
North Dakota	7,958	7,819	8,368	8,344	8,942	7,266	8,927
South Dakota	8,997	9,285	7,196	8,505	12,012	7,616	10,339
South Atlantic:							
Delaware	9,537	9,451	10,402	10,099	9,339	9,856	9,104
District of Columbia	9,733	9,747	9,416	9,794	9,470	10,156	8,950
Florida	8,468	9,595	5,105 *	8,676	6,032	9,412	9,542
Georgia	6,616	6,507	9,641	9,039 *	8,084	4,787	8,344
Maryland	9,163	9,272	8,282	9,152	9,001	9,158	9,185
North Carolina	9,198	9,189	9,372	9,199	8,915	9,187	9,273
South Carolina	8,719	8,670	10,737	8,353	9,565	8,371	9,017
Virginia	8,655	8,631	9,005	8,783	7,665	8,246	9,747
West Virginia	9,351	9,513	8,356	8,378	7,712	9,677	9,192

East South Central:							
Alabama	7,993	8,032	7,191	9,180 *	7,304	7,913	9,009
Kentucky	9,779	9,640	8,460	16,051	10,763	9,436	9,967
Mississippi	8,734	8,638	9,888	9,000 *	9,503	8,309	8,989
Tennessee	9,420	9,407	11,934	8,951	12,182 *	8,368	10,018
West South Central:							
Arkansas	7,936	8,066	6,899	7,656 *	10,336	8,077	7,347
Louisiana	8,856	8,490	11,489	9,431	11,277	8,756	8,081
Oklahoma	9,515	9,520	11,036	8,370	8,477	9,687	9,090
Texas	9,448	9,341	10,335	10,520	9,688	9,350	9,553
Mountain:							
Arizona	8,519	8,583	7,647	8,757	8,903	8,091	8,848
Colorado	9,596	9,520	10,327	10,951	9,982	9,765	9,389
Idaho	8,597	8,633	10,416	8,231	10,827	7,862	8,955
Montana	8,262	7,959	9,166	7,302	7,571	7,252	9,442
Nevada	8,894	9,004	7,343	8,556	8,334	9,228	8,796
New Mexico	9,513	9,396	10,902	7,970	9,074	9,009	10,529
Utah	7,998	8,035	7,020	9,035	8,160	7,992	7,944
Wyoming	8,003	8,184	7,537	5,330 *	6,719 *	8,251	7,987
Pacific:							
Alaska	9,839	9,839	.	.	.	10,496	8,441
California	8,482	8,418	9,676	8,144	6,992	8,402	9,078
Hawaii	7,385	7,398	7,290	7,221	6,918	7,155	7,813
Oregon	9,209	9,227	8,259	9,617	9,170	9,491	8,469
Washington	9,485	9,721	6,978	.	19,007 *	8,954	9,203

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1.a(2003) Standard error for average total family 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, 2003

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	98.73	119.24	373.49	246.80	462.70	123.83	105.36
New England:							
Connecticut	194.75	364.15	1,660.61	2,241.10	607.35	376.97	987.21
Maine	327.10	315.58	1,985.77	2,806.90	2,561.43	480.55	1,477.79
Massachusetts	172.32	195.90	472.12	1,199.35	2,128.20	205.75	590.32
New Hampshire	249.43	308.33	612.64	1,243.89	1,690.79	248.84	1,351.53
Rhode Island	323.11	391.37	1,596.85	2,025.58	1,840.18	433.79	615.81
Vermont	304.28	266.42	1,428.13	2,788.04	2,214.43	295.44	469.57
Middle Atlantic:							
New Jersey	343.59	353.23	2,019.99	2,119.54	2,876.69	432.71	434.91
New York	227.64	207.13	708.79	1,492.47	1,003.16	337.01	473.62
Pennsylvania	369.21	405.55	1,480.85	1,486.90	1,377.78	562.22	822.93
East North Central:							
Illinois	787.18	783.14	1,544.21	2,892.85	1,590.67	842.49	1,029.74
Indiana	429.01	508.40	3,370.68	3,620.82	2,642.75	598.54	1,195.99
Michigan	223.73	323.83	1,585.04	2,098.11	1,767.43	286.03	438.80
Ohio	457.15	409.94	1,659.70	2,351.79	1,549.87	578.81	1,025.03
Wisconsin	383.82	419.89	1,452.41	1,725.39	1,621.48	278.58	434.60
West North Central:							
Iowa	369.87	515.73	2,120.78	2,294.24	1,952.09	663.90	1,733.32
Kansas	340.56	386.52	2,034.77	1,578.99 *	3,023.64	672.87	1,413.45
Minnesota	543.48	613.22	2,475.51	2,417.65	1,659.33 *	673.03	2,200.77
Missouri	331.53	305.76	2,085.42	2,909.18	1,975.96	341.88	984.72
Nebraska	1,122.26	1,163.94	1,978.59	2,507.10 *	1,962.26	1,599.81	1,699.25
North Dakota	306.59	1,205.37	2,347.14	1,825.07	1,091.29	1,157.21	2,494.14
South Dakota	891.54	1,166.49	1,513.85	2,201.13	2,166.30	437.18	2,186.58
South Atlantic:							
Delaware	291.00	283.20	2,040.98	2,221.47	1,999.96	355.72	655.78
District of Columbia	296.91	305.21	1,766.53	2,700.89	2,097.46	467.89	564.46
Florida	455.14	380.00	1,946.17 *	1,366.80	1,323.91	318.48	491.09
Georgia	886.88	886.44	2,522.36	2,858.31 *	2,138.20	1,249.78	681.66
Maryland	324.21	327.44	1,175.63	2,381.14	2,145.19	558.26	1,000.46
North Carolina	460.60	458.40	2,358.31	1,898.80	1,787.25	549.67	1,239.16
South Carolina	750.59	745.31	3,016.41	2,493.04	2,418.48	1,544.91	1,673.34
Virginia	435.01	469.26	1,722.29	1,214.81	999.87	473.24	422.51
West Virginia	522.75	562.03	1,864.02	2,226.12	1,460.42	1,248.24	1,408.49

East South Central:							
Alabama	399.94	394.03	2,144.50	2,902.97 *	1,555.63	390.49	2,174.82
Kentucky	598.81	1,152.52	1,798.55	4,631.46	2,169.55	1,576.49	1,257.65
Mississippi	324.40	355.74	2,676.20	2,846.05 *	2,544.58	764.27	1,034.97
Tennessee	407.27	445.15	3,571.10	2,407.37	3,682.61 *	1,078.52	1,538.46
West South Central:							
Arkansas	931.36	976.73	1,934.33	2,421.04 *	2,858.73	1,443.31	1,257.89
Louisiana	342.54	516.66	3,249.30	2,636.94	2,424.97	476.98	977.45
Oklahoma	455.36	466.19	3,294.83	2,339.44	2,108.43	681.56	1,057.54
Texas	213.14	283.58	2,337.87	1,981.05	1,787.26	405.36	281.97
Mountain:							
Arizona	272.01	264.22	1,238.48	1,635.20	1,407.27	470.94	425.59
Colorado	469.45	476.71	2,277.91	2,626.52	1,904.09	564.39	1,095.56
Idaho	968.31	1,355.92	2,938.81	2,137.90	2,808.57	1,216.22	1,700.28
Montana	926.47	1,075.84	2,234.98	1,583.31	1,639.02	1,133.43	2,044.16
Nevada	289.14	289.03	1,546.27	2,033.31	1,558.82	642.39	632.78
New Mexico	406.63	399.46	2,619.06	1,980.65	1,480.14	449.87	1,648.08
Utah	423.25	424.25	1,669.06	1,987.47	1,546.80	562.29	995.25
Wyoming	539.08	923.51	1,992.21	1,658.39 *	2,057.62 *	954.50	1,723.29
Pacific:							
Alaska	1,749.52	1,749.52	.	.	.	2,097.95	2,224.04
California	279.19	301.70	616.96	1,380.94	661.96	268.82	378.08
Hawaii	396.11	402.02	1,185.11	1,340.96	805.80	486.43	238.97
Oregon	314.26	324.56	2,171.50	2,110.50	1,728.78	578.74	930.28
Washington	763.87	786.89	1,600.26	.	5,828.41 *	756.38	308.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1.b(2003) Average total family 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%** **	**Unknown**
United States	9,441	9,440	9,521	9,342	8,728	9,427	9,556
New England:							
Connecticut	10,199	10,108	10,732	9,127	9,089	10,509	9,779
Maine	10,014	10,040	9,914	9,671	9,643	10,238	9,763
Massachusetts	9,747	9,782	9,571	9,373	6,999	10,051	9,603
New Hampshire	9,644	10,373	5,935 *	12,747	9,372	11,055	7,808
Rhode Island	9,559	9,555	9,671	9,362	9,211	9,981	8,939
Vermont	9,820	9,797	10,200	9,555	10,378	9,599	10,091
Middle Atlantic:							
New Jersey	10,269	10,337	9,989	9,163	7,671	10,861	9,699
New York	9,654	9,697	8,924	9,424	7,424	9,968	9,283
Pennsylvania	9,035	8,989	9,400	9,303	9,843	9,107	8,861
East North Central:							
Illinois	9,822	9,881	9,365	9,216	9,343	9,941	9,623
Indiana	9,236	9,189	9,175	10,327	9,443	9,372	9,010
Michigan	9,528	9,644	9,312	7,460	8,730	9,694	9,379
Ohio	9,136	9,082	9,030	10,687	8,292	8,679	9,766
Wisconsin	9,705	9,608	11,990	7,009	9,767	9,647	9,810
West North Central:							
Iowa	8,559	8,619	8,597	7,653	7,628	8,534	8,944
Kansas	9,012	9,115	8,220	8,526	8,566	8,748	9,481
Minnesota	10,261	10,149	11,341	10,622	8,972	10,036	10,696
Missouri	9,201	9,055	10,660	10,042	8,278	8,972	9,603
Nebraska	9,231	9,281	8,781	9,724	8,988	9,651	8,699
North Dakota	8,052	8,079	8,395	7,114	6,542	8,083	8,308
South Dakota	8,491	8,251	10,002	9,775	8,305	8,148	10,118
South Atlantic:							
Delaware	11,194	11,292	10,488	10,743	8,390	9,778	11,980
District of Columbia	11,143	10,968	13,211	10,845	10,542	11,314	10,909
Florida	9,964	9,942	10,504	9,649	9,752	10,232	9,825
Georgia	9,470	9,652	8,247	10,122	10,848	9,637	9,142
Maryland	9,560	9,565	9,846	9,029	6,007	9,595	9,865
North Carolina	8,326	8,365	8,464	7,060	7,918	8,429	8,231
South Carolina	9,061	9,118	7,915	9,028	8,776	8,728	9,447
Virginia	9,535	9,463	9,973	9,306	10,313	9,144	9,893
West Virginia	9,143	9,060	10,185	8,575	8,237	9,420	8,947

East South Central:							
Alabama	8,073	8,114	6,654	8,134	7,516	8,202	8,002
Kentucky	9,283	9,203	10,830	8,074	10,461	8,518	10,859
Mississippi	8,180	8,136	9,346	7,380	7,229	9,028	7,700
Tennessee	9,201	9,148	8,747	10,986	9,120	9,022	9,433
West South Central:							
Arkansas	8,327	8,373	7,956	8,247	7,553	8,366	8,488
Louisiana	9,202	9,247	10,354	7,938	9,425	8,968	9,525
Oklahoma	8,640	8,521	10,572	8,342	8,993	8,632	8,607
Texas	9,802	9,827	9,210	9,745	8,346	10,000	9,898
Mountain:							
Arizona	9,197	9,259	8,564	9,040	10,335	8,320	9,792
Colorado	9,417	9,349	10,704	8,397	9,522	9,958	8,775
Idaho	8,522	8,480	8,516	9,150	7,864	8,144	9,068
Montana	8,919	8,972	9,083	7,812	8,015	8,729	9,747
Nevada	8,814	9,033	7,171	7,655	7,437	8,807	8,937
New Mexico	9,393	9,291	10,047	9,340	9,813	8,669	10,038
Utah	8,567	8,325	8,947	11,291	9,371	8,144	9,521
Wyoming	9,803	9,978	8,311	8,353	8,390	10,152	9,764
Pacific:							
Alaska	11,243	11,272	10,941	11,416	12,039	10,642	11,854
California	9,687	9,610	10,804	9,785	8,744	9,391	10,057
Hawaii	8,102	8,318	7,611	6,937	8,269	7,703	8,734
Oregon	8,775	8,698	9,047	10,212	6,297	8,438	9,463
Washington	9,336	9,313	10,164	8,614	9,422	9,081	9,751

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1.b(2003) Standard error for average total family 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, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	57.59	60.20	162.89	216.13	193.25	89.90	86.32
New England:							
Connecticut	160.51	191.27	1,184.08	1,758.15	1,558.10	228.25	286.86
Maine	267.41	384.18	1,281.71	2,116.29	1,637.77	486.83	386.44
Massachusetts	255.45	285.23	1,882.50	1,704.76	1,793.72	394.43	439.74
New Hampshire	582.98	392.22	1,793.81 *	2,916.36	2,250.67	325.11	1,158.93
Rhode Island	258.42	311.12	1,305.93	1,485.71	724.60	217.96	482.46
Vermont	339.83	351.54	1,250.14	2,279.48	2,681.96	527.17	610.50
Middle Atlantic:							
New Jersey	268.74	304.10	674.92	1,652.08	1,896.27	488.13	356.96
New York	239.68	287.65	623.76	844.04	697.75	301.42	270.44
Pennsylvania	274.94	308.35	1,510.95	1,209.20	1,260.89	310.68	552.97
East North Central:							
Illinois	175.83	186.22	606.16	1,261.89	1,372.74	299.43	415.40
Indiana	235.82	273.42	1,170.26	606.56	573.28	371.94	579.13
Michigan	275.28	264.64	1,107.10	694.51	1,057.33	467.23	396.60
Ohio	241.38	295.23	509.39	700.19	414.20	368.67	352.62
Wisconsin	218.85	216.95	953.08	1,505.88	659.64	268.15	481.14
West North Central:							
Iowa	238.37	271.63	285.35	860.22	884.17	333.78	337.79
Kansas	267.75	358.02	1,336.84	1,422.04	679.43	302.59	374.70
Minnesota	224.80	242.44	423.81	1,445.64	2,021.82	275.08	597.16
Missouri	235.25	274.01	683.68	1,918.15	589.75	217.07	414.09
Nebraska	289.58	281.85	629.39	937.54	521.42	300.98	474.61
North Dakota	264.40	302.09	1,121.31	1,071.34	848.46	271.52	664.71
South Dakota	372.37	373.13	1,157.66	1,682.20	439.86	394.16	524.28
South Atlantic:							
Delaware	811.49	874.84	1,954.38	2,352.62	1,662.85	469.67	996.41
District of Columbia	505.00	547.06	1,944.81	3,160.89	2,287.58	622.46	1,414.83
Florida	283.33	278.22	650.36	1,578.54	1,218.73	354.18	483.29
Georgia	351.18	380.24	1,854.99	2,217.60	1,498.36	644.96	427.34
Maryland	426.01	336.04	1,940.21	2,426.42	1,449.24	322.37	715.92
North Carolina	244.54	278.50	1,108.14	1,383.12	1,352.92	357.36	156.25
South Carolina	302.31	340.94	1,448.86	1,397.08	544.73	410.49	610.03
Virginia	351.23	453.20	1,326.47	1,494.08	1,708.16	518.86	662.63
West Virginia	467.55	506.00	679.36	1,954.83	1,465.45	613.18	441.18

East South Central:							
Alabama	202.93	230.73	1,593.38	1,222.56	714.13	261.47	290.83
Kentucky	486.65	551.69	775.70	1,308.64	683.84	377.06	836.06
Mississippi	403.48	447.15	1,155.10	918.02	685.49	337.37	603.66
Tennessee	298.51	298.93	1,475.48	2,056.76	1,130.10	466.40	431.23
West South Central:							
Arkansas	194.88	195.68	685.56	1,789.59	688.13	229.27	316.66
Louisiana	494.18	538.53	2,248.08	812.93	1,471.69	575.50	579.95
Oklahoma	296.21	299.93	2,127.92	1,337.55	419.53	452.44	331.84
Texas	308.86	319.26	1,813.35	1,076.34	467.03	443.81	247.76
Mountain:							
Arizona	359.06	395.60	1,146.74	1,447.86	783.45	340.40	403.79
Colorado	378.07	450.62	1,336.77	1,664.45	1,163.92	554.93	665.15
Idaho	129.37	200.64	2,042.94	1,364.24	1,022.86	254.70	485.05
Montana	250.22	343.26	1,781.92	1,335.99	526.07	406.35	358.17
Nevada	335.43	352.39	1,409.82	1,152.39	1,025.64	390.29	426.48
New Mexico	329.07	456.47	585.36	1,798.16	1,438.87	284.38	418.03
Utah	224.13	235.24	1,031.00	1,105.75	1,222.93	212.38	572.80
Wyoming	263.50	479.05	1,786.19	2,048.85	1,399.61	454.75	1,153.17
Pacific:							
Alaska	308.14	303.71	1,477.15	2,549.91	2,748.97	599.53	651.82
California	221.57	217.45	698.29	1,517.30	361.68	227.27	395.76
Hawaii	170.91	187.22	1,145.79	1,502.11	967.27	350.42	287.27
Oregon	236.10	299.65	1,458.14	1,311.77	1,404.08	302.04	281.75
Washington	598.57	691.20	1,670.61	1,424.74	1,165.48	858.23	647.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1.c(2003) Average total family 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, 2003

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	8,498	8,673	9,203	6,634	8,027	8,783	8,278
New England:							
Connecticut	9,036	8,964	9,553	.	9,559	7,253	11,049
Maine	9,008	9,792	9,510	5,421	9,130	9,747	7,756
Massachusetts	9,590	9,030	13,631	10,382	13,495	10,461	8,421
New Hampshire	8,971	10,157	6,984	13,539	9,600 *	11,526	6,464
Rhode Island	9,326	9,015	10,631	10,287	9,028	10,089	6,981
Vermont	8,212	8,055	9,851	9,995	7,464	7,851	9,177
Middle Atlantic:							
New Jersey	10,054	10,140	9,948	.	6,360 *	10,610	9,626
New York	8,340	8,398	9,831	7,134	9,274	8,619	8,100
Pennsylvania	8,705	8,256	12,360	12,297	8,400	8,681	9,168
East North Central:							
Illinois	8,946	9,511	7,736	10,126	9,632	11,131	7,374
Indiana	9,092	8,893	12,029	9,255	1,742 *	7,561	9,758
Michigan	10,659	10,600	11,386	9,025	9,219	10,921	10,481
Ohio	8,997	8,920	8,411	14,620	20,354	6,935	10,997
Wisconsin	8,626	10,475	10,379 *	5,516	9,028	11,385	6,001
West North Central:							
Iowa	6,398	6,419	5,985	6,551	5,666	6,054	10,061
Kansas	8,383	8,358	6,314 *	9,797	8,822	8,902	5,409 *
Minnesota	9,632	9,724	9,060	8,480	8,190	10,332	7,897
Missouri	8,075	8,088	7,139 *	.	11,373	7,918	8,591
Nebraska	7,622	7,396	8,179	.	.	7,827	6,495 *
North Dakota	7,411	7,562	7,900	6,285	7,862	7,555	6,688
South Dakota	7,287	6,875	9,100	7,041	8,217	7,320	5,608 *
South Atlantic:							
Delaware	8,893	8,873	8,231	15,468 *	2,974 *	6,126	10,331
District of Columbia	10,235	10,579	9,520	9,959	12,000 *	10,801	9,832
Florida	7,790	9,552	9,089	5,546	4,894 *	8,810	7,537
Georgia	9,948	10,175	8,444	6,093	8,774 *	8,776	10,443
Maryland	6,475	7,367	4,382 *	5,848	6,549	6,968	5,985
North Carolina	7,609	7,626	5,452	8,996	6,967 *	7,616	7,737
South Carolina	7,827	8,819	9,000 *	4,805 *	7,997 *	8,548	7,722
Virginia	8,574	9,179	7,915	5,993 *	9,636	11,002	4,855 *
West Virginia	9,069	9,073	11,662	5,309 *	6,872	11,362	7,796

East South Central:							
Alabama	7,956	7,045	8,599	9,771 *	7,636	6,550	8,994
Kentucky	6,901	7,461	10,298	5,328	10,083	7,800	5,377
Mississippi	5,921	5,961	1,092 *	.	4,288	5,790	6,631
Tennessee	9,947	9,906	15,600 *	9,000 *	11,628 *	10,002	9,869
West South Central:							
Arkansas	6,790	6,741	12,339	6,537	5,403	4,377 *	8,354
Louisiana	6,259	6,543	7,374 *	5,734 *	6,600 *	7,242	5,895
Oklahoma	7,630	7,765	7,682	4,323 *	11,385	6,811	3,497 *
Texas	8,208	8,397	6,986	5,671	3,749	9,415	6,912
Mountain:							
Arizona	7,467	6,885	12,364	6,622	4,670	9,214	6,049
Colorado	9,966	9,394	10,096 *	10,648	10,095 *	10,301	9,854
Idaho	8,703	7,408	9,554	13,979 *	9,910	9,379	8,088
Montana	8,083	8,516	6,202	5,880 *	11,333	7,132	8,870
Nevada	8,853	8,703	9,318	9,175 *	3,502	9,292	8,425
New Mexico	7,291	8,566	5,513	3,318 *	7,718	9,030	5,451
Utah	7,799	7,701	8,061	7,709	8,564	6,570	8,510
Wyoming	9,700	9,854	9,056	6,992	5,048	10,960	9,083
Pacific:							
Alaska	10,073	10,051	10,602	5,400 *	1,686 *	10,914	8,680
California	7,894	7,067	9,895	5,802	7,025	6,893	8,772
Hawaii	8,873	9,367	6,743	3,664 *	7,789	9,476	7,114
Oregon	8,279	7,944	9,672	3,913 *	6,685	8,314	8,313
Washington	8,119	8,423	6,777	4,533	8,293	8,063	8,132

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.1.c(2003) Standard error for average total family 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, 2003

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	255.40	248.42	499.76	585.19	434.04	419.35	318.96
New England:							
Connecticut	958.28	1,349.66	2,675.86	.	2,810.89	1,353.98	2,494.28
Maine	373.75	545.14	2,099.46	1,569.62	1,882.14	455.59	1,509.65
Massachusetts	1,506.58	1,693.95	3,825.22	2,863.67	4,044.31	2,055.29	1,787.80
New Hampshire	973.45	1,640.04	2,043.43	4,059.16	3,035.79 *	1,482.78	1,734.13
Rhode Island	813.60	1,361.68	2,270.19	2,204.66	1,694.66	692.62	2,010.57
Vermont	813.57	875.87	2,565.57	2,275.49	1,815.19	837.68	2,300.42
Middle Atlantic:							
New Jersey	693.13	895.54	2,775.78	.	2,011.21 *	1,367.15	2,536.33
New York	666.55	744.81	2,383.88	1,819.22	2,610.99	801.77	1,481.42
Pennsylvania	760.57	779.90	3,097.82	2,704.86	2,074.17	1,289.17	2,461.25
East North Central:							
Illinois	1,021.99	959.80	2,028.39	2,773.92	2,737.87	2,047.58	1,101.12
Indiana	1,293.05	1,716.83	3,567.09	2,761.98	550.87 *	1,710.32	2,370.83
Michigan	446.37	521.85	2,498.63	2,341.97	1,894.55	1,678.78	1,507.93
Ohio	932.38	1,258.47	2,509.23	4,082.67	5,973.61	983.35	2,298.04
Wisconsin	1,105.53	1,040.33	3,128.68 *	1,502.80	1,924.85	1,538.52	1,716.71
West North Central:							
Iowa	646.00	1,186.51	1,434.65	1,953.59	1,373.32	950.37	2,374.70
Kansas	1,047.30	1,029.62	1,942.38 *	2,574.85	2,171.61	1,508.43	1,631.16 *
Minnesota	910.94	912.01	2,350.93	1,511.33	1,733.60	786.05	1,831.08
Missouri	686.70	739.45	2,228.23 *	.	3,391.37	1,141.68	2,188.60
Nebraska	1,715.17	1,836.96	2,451.12	.	.	1,874.37	1,994.34 *
North Dakota	374.11	464.52	1,126.59	1,827.70	855.06	371.19	1,988.20
South Dakota	608.74	1,185.24	2,359.26	1,567.14	1,606.09	1,149.09	1,801.84 *
South Atlantic:							
Delaware	1,228.32	1,529.40	2,284.26	4,891.41 *	999.54 *	1,664.60	2,175.63
District of Columbia	1,172.46	1,276.70	2,838.33	2,975.30	3,794.73 *	1,300.50	2,543.14
Florida	952.54	1,053.11	2,713.46	1,598.46	1,749.91 *	1,117.37	1,494.21
Georgia	687.21	740.01	2,517.55	1,816.73	2,634.21 *	1,770.20	2,044.18
Maryland	931.58	1,184.68	1,584.50 *	1,586.89	1,742.41	1,260.58	1,395.04
North Carolina	1,123.86	1,112.71	1,570.26	2,557.86	2,250.41 *	1,111.11	1,896.11
South Carolina	1,015.31	1,424.20	2,846.05 *	1,527.36 *	2,412.30 *	2,221.43	1,708.19
Virginia	1,055.69	1,172.27	2,085.41	1,944.58 *	2,289.34	1,097.41	1,616.59 *
West Virginia	1,460.15	1,499.69	2,998.88	1,605.42 *	1,750.23	2,757.66	1,446.60

East South Central:							
Alabama	743.58	736.27	2,465.45	3,089.95 *	1,977.41	832.64	1,886.32
Kentucky	883.83	1,011.86	2,672.67	1,588.21	2,829.95	1,007.76	1,424.78
Mississippi	709.54	707.99	345.32 *	.	1,248.81	1,022.97	1,843.62
Tennessee	633.37	548.33	4,933.15 *	2,846.05 *	3,513.97 *	1,640.35	1,587.34
West South Central:							
Arkansas	1,391.93	1,615.50	3,656.36	1,952.59	1,407.32	1,678.99 *	2,177.91
Louisiana	1,294.73	1,466.02	2,659.76 *	1,813.16 *	2,087.10 *	1,801.68	1,405.29
Oklahoma	1,053.29	1,528.79	2,186.25	1,414.88 *	2,950.80	1,352.37	1,856.66 *
Texas	1,118.81	1,264.33	1,918.98	1,669.14	1,006.74	1,591.72	1,206.38
Mountain:							
Arizona	1,644.96	1,792.89	3,593.16	1,942.59	1,235.16	2,053.84	1,733.26
Colorado	2,059.11	2,002.13	3,217.62 *	3,177.68	3,103.18 *	2,397.14	2,755.64
Idaho	719.13	764.91	1,599.14	4,278.66 *	2,947.24	997.20	1,768.44
Montana	542.16	593.55	1,704.75	1,859.42 *	2,512.56	607.41	1,964.12
Nevada	1,058.73	1,075.05	2,483.79	2,756.75 *	1,044.40	1,532.53	1,800.67
New Mexico	866.01	1,418.03	1,342.54	1,051.81 *	1,648.63	1,969.26	1,364.18
Utah	971.62	1,046.05	2,198.35	2,225.23	2,212.23	1,284.87	1,593.48
Wyoming	477.17	497.36	1,940.53	1,957.53	1,338.62	543.10	1,258.18
Pacific:							
Alaska	687.99	853.90	2,325.65	1,707.63 *	2,077.54 *	795.10	1,692.94
California	549.55	560.14	2,102.99	1,461.16	1,654.81	740.13	1,375.95
Hawaii	921.22	864.35	1,893.25	1,140.66 *	1,695.57	903.25	1,850.71
Oregon	434.21	483.62	2,890.38	1,237.40 *	1,895.92	1,389.89	1,900.59
Washington	863.73	934.99	1,922.35	1,289.52	2,346.68	1,338.43	1,601.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.2(2003) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	2,283	2,238	2,556	2,633	2,490	2,384	2,115
New England:							
Connecticut	2,282	2,359	1,886	2,303 *	2,555	2,450	1,955
Maine	2,872	2,872	2,563	3,621	3,002	3,135	2,508
Massachusetts	2,385	2,366	2,478	2,457	2,308 *	2,420	2,338
New Hampshire	2,435	2,614	1,569	2,329	3,417	2,756	1,773
Rhode Island	2,533	2,447	3,425	2,636	3,313	2,874	1,736
Vermont	2,020	1,958	2,373 *	2,542	3,224	2,024	1,875
Middle Atlantic:							
New Jersey	2,007	2,030	1,944 *	1,676	2,565	2,305	1,627
New York	1,812	1,714	3,001	2,302	1,344	1,861	1,775
Pennsylvania	2,055	1,976	2,425	2,828	2,058 *	2,138	1,908
East North Central:							
Illinois	2,212	2,201	2,303	2,272	2,684	2,491	1,680
Indiana	2,301	2,276	2,692	1,822 *	2,385 *	2,453	2,099
Michigan	1,661	1,541	2,891 *	1,877	1,556 *	1,647	1,698
Ohio	1,946	1,911	2,069 *	2,430	1,833	1,753	2,194
Wisconsin	2,258	2,189	2,783	2,443	2,739	2,344	2,038
West North Central:							
Iowa	2,188	2,138	2,346	2,635	2,508	2,346	1,770
Kansas	2,566	2,425	3,832	2,372	3,670	2,656	2,147
Minnesota	2,488	2,424	2,831	2,871	1,745	2,746	2,135
Missouri	2,286	2,172	3,746	887 *	2,755	2,314	2,209
Nebraska	2,646	2,514	3,458	2,765	2,936	2,741	2,434
North Dakota	2,136	1,959	2,598	2,976	2,739	2,188	1,814
South Dakota	2,326	2,299	2,311	2,866	2,295	2,286	2,482
South Atlantic:							
Delaware	2,233	2,141	2,736 *	3,997	2,445 *	2,389	2,134
District of Columbia	2,474	2,325	3,860	3,395	3,615	2,597	2,203
Florida	2,810	2,808	2,596	3,064	2,924	3,085	2,590
Georgia	2,327	2,233	2,741	3,747	2,318 *	2,345	2,312
Maryland	2,714	2,679	3,115 *	2,704	2,167	3,153	2,101
North Carolina	2,359	2,353	2,459	2,386	2,504	2,432	2,129
South Carolina	2,596	2,579	3,047	2,556	2,287	2,937	2,319
Virginia	2,728	2,598	3,510	3,254	3,153	2,660	2,733
West Virginia	1,554	1,473	2,030	3,133	2,497	1,296	1,708

East South Central:							
Alabama	2,290	2,250	2,408	2,638	2,562	2,353	2,071
Kentucky	2,303	2,201	2,602	3,054	2,124 *	2,091	2,863
Mississippi	2,328	2,284	2,750	2,813 *	2,350	2,869	1,746
Tennessee	2,569	2,484	3,579	2,663	4,598	2,865	2,009
West South Central:							
Arkansas	2,347	2,263	2,541	2,865	2,347	2,490	2,181
Louisiana	2,587	2,566	2,240 *	2,944	3,471	2,727	2,238
Oklahoma	2,426	2,388	3,427	1,822	2,973	2,490	2,270
Texas	2,568	2,526	3,297	2,696	2,650	2,776	2,313
Mountain:							
Arizona	2,697	2,789	1,989	1,924	1,494 *	2,635	2,859
Colorado	2,430	2,466	1,924 *	3,374	3,721	2,948	1,807
Idaho	2,395	2,044	2,704	4,840	2,507	2,725	2,027
Montana	2,388	2,575	2,318 *	830 *	2,366 *	1,981	3,050
Nevada	2,100	2,197	1,369 *	1,746	1,761	2,678	1,607
New Mexico	2,506	2,461	2,645	3,098	2,585	2,485	2,517
Utah	2,309	2,367	1,939	2,200 *	2,297	2,376	2,125
Wyoming	1,941	1,936	1,830 *	2,467	1,626	2,518	1,460
Pacific:							
Alaska	1,759	1,748	1,745	2,526 *	3,386	1,702	1,699
California	2,282	2,281	2,154	2,630	2,223	2,369	2,175
Hawaii	2,048	2,152	1,346	1,894	2,739	2,166	1,714
Oregon	2,159	2,129	2,100 *	3,504	2,987	2,590	1,523 *
Washington	2,058	1,891	3,569	3,377	3,682	1,982	1,976

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	35.63	40.59	116.19	47.34	102.44	52.55	37.58
New England:							
Connecticut	144.91	159.80	526.51	745.53 *	697.95	228.46	216.03
Maine	138.03	142.95	466.13	723.22	514.10	205.78	281.89
Massachusetts	143.61	154.17	606.31	500.07	889.45 *	175.45	233.17
New Hampshire	214.66	176.97	429.79	670.18	870.84	219.24	311.71
Rhode Island	224.67	223.28	917.02	579.53	568.12	307.89	229.66
Vermont	140.59	186.46	755.60 *	669.39	776.47	158.24	189.64
Middle Atlantic:							
New Jersey	187.10	212.53	592.94 *	347.82	662.14	347.08	230.24
New York	88.06	87.56	194.56	637.75	234.59	161.52	187.54
Pennsylvania	247.46	286.37	504.55	725.61	869.10 *	345.34	189.80
East North Central:							
Illinois	365.44	389.12	406.35	389.13	518.80	408.29	244.62
Indiana	447.44	536.21	549.81	643.54 *	1,219.23 *	590.59	366.09
Michigan	133.93	120.01	1,000.57 *	398.22	704.84 *	280.38	276.91
Ohio	153.72	149.91	856.19 *	380.49	543.19	175.17	253.89
Wisconsin	128.68	160.50	369.62	702.30	355.35	172.87	193.80
West North Central:							
Iowa	176.06	203.35	373.72	447.84	386.35	220.75	207.06
Kansas	163.31	135.50	634.94	609.05	582.25	144.37	265.29
Minnesota	148.97	196.29	435.41	396.80	457.81	171.21	229.49
Missouri	201.67	221.62	666.16	573.03 *	413.35	288.30	240.98
Nebraska	290.46	342.15	294.53	530.22	339.79	317.09	301.50
North Dakota	116.83	142.96	268.30	547.92	221.44	187.35	238.85
South Dakota	175.14	169.74	444.03	369.72	307.48	216.81	190.01
South Atlantic:							
Delaware	218.58	220.82	998.64 *	961.99	1,149.44 *	265.38	287.06
District of Columbia	163.98	139.32	520.74	934.25	950.70	162.34	376.42
Florida	127.53	162.53	318.43	568.08	490.32	245.02	179.01
Georgia	154.04	171.30	667.66	912.02	735.23 *	222.32	251.38
Maryland	297.28	320.71	1,305.56 *	736.63	632.16	477.88	156.36
North Carolina	125.25	138.98	700.37	318.78	493.71	193.69	164.16
South Carolina	172.49	173.17	773.52	726.23	373.97	278.93	198.84
Virginia	184.90	239.78	367.52	537.83	471.52	259.43	332.01
West Virginia	129.37	142.02	256.36	662.78	382.45	184.71	217.52

East South Central:							
Alabama	94.91	92.82	553.94	476.32	284.76	125.18	218.06
Kentucky	200.90	217.01	299.48	597.67	760.77 *	215.64	445.04
Mississippi	144.31	141.31	675.62	914.39 *	209.57	259.66	254.07
Tennessee	172.44	178.27	829.80	527.95	507.73	372.61	129.91
West South Central:							
Arkansas	113.01	116.76	450.70	775.06	380.46	122.99	188.61
Louisiana	161.55	160.08	751.60 *	489.89	560.59	234.82	174.30
Oklahoma	194.93	224.24	821.59	426.07	436.97	390.36	244.38
Texas	60.91	61.55	607.92	605.83	442.17	133.05	126.07
Mountain:							
Arizona	266.86	278.35	333.83	287.28	607.96 *	187.36	429.56
Colorado	187.10	227.02	1,324.56 *	818.99	753.53	282.72	151.38
Idaho	216.52	151.08	470.00	974.97	486.66	319.64	280.31
Montana	240.60	271.18	1,139.94 *	378.74 *	921.56 *	330.23	403.75
Nevada	187.91	242.07	727.71 *	420.04	474.80	313.03	199.27
New Mexico	140.60	175.18	463.74	691.90	421.49	257.46	216.61
Utah	171.60	209.48	446.65	728.77 *	682.41	247.21	197.63
Wyoming	298.19	341.70	781.69 *	626.83	348.84	344.07	367.59
Pacific:							
Alaska	233.30	233.54	460.59	864.44 *	899.92	252.96	392.76
California	86.72	90.08	486.02	470.26	319.96	112.48	139.78
Hawaii	183.45	214.05	371.09	487.21	424.59	314.00	231.39
Oregon	86.59	67.92	864.69 *	699.06	598.38	223.06	520.44 *
Washington	324.95	322.01	738.13	847.94	639.45	475.09	274.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.2.a(2003) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	2,495	2,443	2,789	2,950	2,614	2,626	2,234
New England:							
Connecticut	2,840	2,779	3,216	3,164 *	5,138	2,982	2,134
Maine	3,043	3,013	2,915	5,085	3,491	3,257	2,716
Massachusetts	2,243	2,215	2,132	2,533	2,086 *	2,352	1,963
New Hampshire	3,055	3,058	3,248	2,500	3,581	3,165	2,520
Rhode Island	2,826	2,709	4,219	2,018 *	2,213	3,257	2,132
Vermont	2,073	1,873	3,081 *	2,457 *	3,277	1,813	2,178
Middle Atlantic:							
New Jersey	2,539	2,701	2,120	1,329 *	2,993 *	3,023	1,899
New York	1,938	1,805	2,800	2,948 *	1,796 *	1,860	2,154
Pennsylvania	2,458	2,331	2,825	3,759	3,166	2,418	2,291
East North Central:							
Illinois	2,934 *	2,964 *	2,451 *	2,729 *	2,812	4,087	1,713
Indiana	2,724	2,556	3,419 *	3,683 *	5,843	2,823	2,140
Michigan	1,771	1,632	2,686 *	2,069	1,753	1,609	2,049
Ohio	1,984	2,048	1,717	1,512	544 *	1,986	2,402
Wisconsin	2,414	2,406	2,218	2,960 *	2,458 *	2,639	2,193
West North Central:							
Iowa	2,041	2,007	2,260 *	2,190 *	3,767	1,838 *	2,054
Kansas	2,602	2,604	2,759	1,310 *	1,016 *	2,601	2,628
Minnesota	2,610	2,219	3,157	5,511	1,051 *	3,292	1,647 *
Missouri	2,310	1,932	4,511	825 *	3,743 *	2,372	2,139
Nebraska	2,101	2,024	3,659 *	1,235 *	1,445 *	2,400	1,990
North Dakota	2,677	2,243	2,762	5,417	3,917	2,496	1,868
South Dakota	2,908	3,031	1,856 *	3,300 *	2,973	2,947	2,839
South Atlantic:							
Delaware	2,822	2,605	4,814	4,780	5,079	2,933	2,520
District of Columbia	2,986	2,916	3,716	3,466 *	4,218	2,878	3,019
Florida	3,266	3,368	2,822	3,833	3,163	3,629	2,604
Georgia	2,140	2,098	3,557	2,162 *	843 *	1,921	2,385
Maryland	3,092	2,981	3,667 *	5,965	1,800 *	3,732	2,328
North Carolina	2,882	2,854	3,937	2,418	3,031 *	3,100	2,233
South Carolina	2,670	2,588	3,900 *	4,917 *	2,821	2,968	2,165
Virginia	3,013	2,988	3,745	2,719	3,109	2,872	3,271
West Virginia	1,818	1,839	1,753 *	1,360	1,690	1,547 *	2,898

East South Central:							
Alabama	2,636	2,598	3,528 *	.	2,059	2,695	3,181
Kentucky	2,833	2,933	2,826	386 *	1,982	3,195	2,575
Mississippi	3,025	3,044	3,437	.	2,284	3,718	2,427
Tennessee	2,423	2,483	81 *	1,840	4,570 *	2,095	2,515
West South Central:							
Arkansas	2,325 *	2,443 *	1,389 *	1,920 *	6,024	2,453 *	1,563
Louisiana	2,131	2,262	1,141 *	2,125 *	1,370 *	2,527	1,926
Oklahoma	3,475	3,469	7,169	1,302 *	2,675 *	3,056	4,986
Texas	2,504	2,316	4,245	3,989	3,151	2,586	2,321
Mountain:							
Arizona	2,238	2,194	2,757	2,196	2,747	2,543	1,930
Colorado	2,718	2,727	2,402 *	3,007 *	2,426	3,667	1,787
Idaho	3,197	1,602 *	3,646 *	7,426	2,978 *	4,227	2,212
Montana	1,832	2,592	1,146 *	1,246 *	1,828 *	2,381	1,298 *
Nevada	2,497	2,526	2,459	2,019	1,871 *	3,442	2,003
New Mexico	3,034	3,013	3,419	2,058 *	3,729	3,249	2,503
Utah	2,376	2,419	2,375	1,484	1,785	2,594	1,911 *
Wyoming	1,941 *	1,779 *	2,362 *	4,335 *	2,527 *	3,045	1,073 *
Pacific:							
Alaska	1,524 *	1,524 *	.	.	.	1,610 *	1,342 *
California	2,552	2,536	2,846 *	2,481	2,168	2,601	2,548
Hawaii	2,156	2,175	1,735	2,632	2,860	2,465	1,570
Oregon	2,272	2,283	795	3,781 *	4,747	2,500	1,229
Washington	1,829	1,721	2,982 *	.	1,165 *	2,302	1,600 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.2.a(2003) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	53.06	65.99	190.16	401.89	186.41	97.24	69.30
New England:							
Connecticut	389.62	463.89	570.93	1,376.43 *	830.20	464.01	504.18
Maine	202.81	201.15	729.21	1,509.32	1,000.12	393.38	466.17
Massachusetts	149.47	192.80	608.62	453.61	786.15 *	197.39	164.91
New Hampshire	343.40	392.60	549.09	593.43	1,072.60	397.39	619.97
Rhode Island	478.47	474.05	1,064.77	673.46 *	589.85	672.72	323.70
Vermont	202.03	211.43	1,234.44 *	782.62 *	952.44	307.45	283.62
Middle Atlantic:							
New Jersey	277.27	268.05	632.33	402.85 *	1,244.54 *	620.29	310.90
New York	112.53	128.58	506.92	1,255.70 *	626.72 *	280.98	335.51
Pennsylvania	377.68	467.22	668.18	727.90	886.65	526.33	338.76
East North Central:							
Illinois	1,192.57 *	1,195.87 *	751.06 *	973.78 *	784.55	1,200.10	309.22
Indiana	605.01	733.56	2,351.49 *	1,266.27 *	1,659.72	695.45	392.36
Michigan	265.11	282.31	815.27 *	537.59	448.02	327.60	435.39
Ohio	294.61	300.49	420.24	452.43	277.86 *	417.18	513.33
Wisconsin	344.81	304.83	592.22	964.29 *	1,314.16 *	200.53	433.10
West North Central:							
Iowa	324.40	479.07	812.00 *	761.99 *	937.07	744.25 *	396.91
Kansas	133.51	174.35	760.55	395.70 *	330.09 *	362.95	464.54
Minnesota	367.78	367.06	851.65	1,435.27	657.68 *	447.38	697.66 *
Missouri	351.55	271.18	1,276.23	515.24 *	1,124.15 *	366.03	576.58
Nebraska	397.64	487.88	1,154.88 *	397.86 *	446.35 *	531.53	538.27
North Dakota	481.06	440.42	790.94	1,178.36	993.35	557.36	533.66
South Dakota	304.62	359.42	711.07 *	1,076.47 *	782.75	427.78	673.49
South Atlantic:							
Delaware	244.52	333.09	1,309.71	1,263.39	1,162.58	379.08	713.40
District of Columbia	222.03	233.69	886.64	1,075.92 *	1,111.39	252.02	384.44
Florida	126.85	214.57	721.38	772.79	636.92	263.14	153.32
Georgia	281.13	322.56	935.04	683.79 *	366.40 *	510.10	350.25
Maryland	304.32	344.04	1,263.45 *	1,544.04	916.71 *	504.62	413.30
North Carolina	264.69	300.78	965.59	576.20	938.32 *	592.57	565.98
South Carolina	306.24	290.05	1,178.06 *	1,534.44 *	785.41	695.77	424.54
Virginia	225.80	245.82	827.27	540.97	608.49	284.76	328.06
West Virginia	357.70	361.62	613.91 *	389.68	485.63	519.58 *	638.40

East South Central:							
Alabama	491.24	454.89	1,163.55 *	.	611.09	622.52	889.67
Kentucky	370.26	484.02	652.08	349.26 *	587.62	637.29	437.35
Mississippi	337.09	375.31	974.34	.	637.47	459.49	479.31
Tennessee	336.88	397.45	372.90 *	526.54	1,378.63 *	548.05	541.46
West South Central:							
Arkansas	1,004.80 *	1,049.27 *	725.03 *	607.16 *	1,745.98	1,001.25 *	379.91
Louisiana	298.36	307.34	363.96 *	637.82 *	560.89 *	378.18	287.55
Oklahoma	525.23	528.11	2,147.13	399.63 *	931.18 *	452.21	1,101.90
Texas	109.31	123.57	1,015.60	979.18	841.34	112.81	262.02
Mountain:							
Arizona	155.98	192.75	606.55	585.82	702.87	294.22	186.84
Colorado	489.11	533.00	886.19 *	1,080.43 *	704.28	559.91	253.87
Idaho	746.75	487.41 *	1,121.22 *	2,124.02	919.79 *	1,192.23	547.19
Montana	395.45	511.98	402.53 *	516.42 *	779.16 *	601.55	429.60 *
Nevada	482.59	495.31	653.63	541.22	783.20 *	629.59	444.87
New Mexico	320.65	349.59	919.36	669.34 *	941.07	318.12	478.84
Utah	224.05	226.02	704.81	398.48	451.28	309.77	575.12 *
Wyoming	739.88 *	536.79 *	853.05 *	1,302.06 *	758.61 *	819.83	464.05 *
Pacific:							
Alaska	479.30 *	479.30 *	.	.	.	531.05 *	409.79 *
California	181.03	197.70	885.25 *	641.46	439.98	221.29	248.05
Hawaii	220.77	237.59	492.56	700.88	583.82	412.91	239.79
Oregon	211.38	211.07	227.07	1,234.77 *	1,214.29	340.41	169.21
Washington	282.47	287.84	943.56 *	.	470.94 *	370.64	514.10 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.2.b(2003) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	2,258	2,214	2,650	2,520	2,520	2,327	2,132
New England:							
Connecticut	2,077	2,196	1,577 *	1,903	1,165 *	2,216	1,924
Maine	2,704	2,701	2,442	3,964	2,746	3,057	2,204
Massachusetts	2,541	2,571	2,353 *	2,309	2,565 *	2,476	2,593
New Hampshire	2,172	2,359	1,259 *	2,785 *	3,493 *	2,543	1,643
Rhode Island	2,346	2,290	2,703 *	3,520	4,186	2,605	1,631
Vermont	2,025	1,992	2,058 *	2,896	4,001	2,038	1,894
Middle Atlantic:							
New Jersey	1,864	1,833	2,352	1,796	2,051	2,071	1,614
New York	1,842	1,782	3,207	1,752 *	1,119	1,919	1,767
Pennsylvania	1,990	1,929	2,531	2,277	2,324 *	2,053	1,871
East North Central:							
Illinois	2,119	2,058	2,851	2,343	2,835	2,263	1,741
Indiana	2,357	2,395	2,356	1,572 *	1,972 *	2,471	2,254
Michigan	1,636	1,564	2,470	1,916	1,601 *	1,697	1,548
Ohio	1,974	1,915	2,338 *	2,369	2,150	1,737	2,235
Wisconsin	2,259	2,219	3,024	1,539 *	2,812	2,438	1,781
West North Central:							
Iowa	2,227	2,168	2,348	2,833	2,412	2,437	1,693
Kansas	2,543	2,373	4,107	2,166	4,022	2,660	2,104
Minnesota	2,497	2,445	3,100	2,615	2,024	2,749	2,162
Missouri	2,333	2,261	3,510	890 *	2,438	2,436	2,175
Nebraska	2,734	2,597	3,498	2,925	3,132	2,798	2,521
North Dakota	2,135	2,047	2,688	2,260	2,277	2,466	1,618
South Dakota	2,210	2,148	2,345	3,358	2,190	2,181	2,349
South Atlantic:							
Delaware	2,107	2,041	2,233	3,869	2,333 *	2,104	2,088
District of Columbia	2,374	2,215	4,252	2,438 *	3,285 *	2,585	1,998
Florida	2,589	2,569	2,479	3,312	2,632	2,725	2,505
Georgia	2,484	2,415	2,560	3,638	2,100 *	2,516	2,494
Maryland	2,605	2,551	3,567 *	2,706 *	1,102 *	2,977	2,134
North Carolina	2,267	2,269	2,107 *	2,450	2,461	2,301	2,118
South Carolina	2,554	2,543	3,040	2,271 *	2,048	2,860	2,307
Virginia	2,586	2,366	3,626	3,674	3,330	2,413	2,658
West Virginia	1,578	1,477	2,149	4,110	2,754	1,284	1,725

East South Central:							
Alabama	2,262	2,288	1,812	1,979	2,652	2,371	1,823
Kentucky	2,231	2,124	2,437	3,563	2,117 *	1,973	2,969
Mississippi	2,267	2,211	2,642	3,011	2,421	2,899	1,632
Tennessee	2,593	2,487	3,673	2,713	4,661	2,945	1,895
West South Central:							
Arkansas	2,252	2,180	2,667	3,550	2,047	2,602	1,848
Louisiana	2,825	2,771	4,154	3,477	4,620	2,866	2,354
Oklahoma	2,273	2,218	3,278	1,944	3,632	2,425	1,991
Texas	2,646	2,640	2,928	2,605	2,649	2,888	2,386
Mountain:							
Arizona	2,941	3,073	1,812	1,776	1,048 *	2,750	3,268
Colorado	2,412	2,316	2,992 *	3,092	3,871 *	2,650	2,012
Idaho	2,205	2,117	2,864	2,459	2,211	2,337	2,041
Montana	2,568	2,528	3,428	1,801 *	2,198 *	2,604	2,637
Nevada	2,117	2,224	1,300 *	1,608 *	1,678	2,749	1,563
New Mexico	2,253	2,154	2,478	3,678	2,127	1,944	2,570
Utah	2,453	2,498	2,086 *	2,476	2,465	2,405	2,608
Wyoming	1,837	1,795 *	2,379	1,831 *	2,508	2,510	1,386
Pacific:							
Alaska	2,385	2,465	1,636	2,592 *	5,357	2,206	2,269
California	2,144	2,107	2,325	2,800	2,431	2,122	2,144
Hawaii	1,935	2,114	1,203 *	1,602	2,801	1,869	1,873
Oregon	2,171	2,047	2,950	3,554	2,354 *	2,520	1,770 *
Washington	2,213	1,998	3,747	4,186	5,183	1,921	2,339

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.D.2.b(2003) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	46.18	45.10	131.72	86.47	108.60	60.58		56.14
New England:								
Connecticut	184.08	145.83	758.16 *	493.05	775.38 *	283.50		262.10
Maine	177.73	159.57	686.08	1,073.15	534.11	213.52		304.37
Massachusetts	295.83	298.67	989.48 *	521.01	868.94 *	259.17		407.48
New Hampshire	265.24	192.45	597.45 *	939.87 *	1,056.76 *	319.04		313.05
Rhode Island	243.47	259.28	1,054.68 *	857.60	1,020.04	376.27		276.33
Vermont	202.20	228.27	682.75 *	819.14	1,077.86	278.20		275.96
Middle Atlantic:								
New Jersey	232.60	281.50	597.47	382.04	511.88	357.72		247.12
New York	136.34	129.89	476.75	564.50 *	326.45	151.85		252.60
Pennsylvania	222.57	245.51	672.10	539.07	1,035.55 *	323.23		232.14
East North Central:								
Illinois	243.51	259.96	428.32	412.54	750.20	307.87		303.96
Indiana	472.48	513.14	605.36	686.89 *	1,291.46 *	623.13		411.02
Michigan	211.04	208.37	537.20	440.01	852.66 *	335.60		317.86
Ohio	162.51	170.57	926.88 *	384.24	484.52	143.68		286.49
Wisconsin	150.63	165.13	406.16	748.64 *	466.92	214.12		204.62
West North Central:								
Iowa	201.12	250.85	432.40	500.58	383.68	264.68		234.54
Kansas	197.77	182.14	710.28	410.04	683.63	182.95		274.78
Minnesota	162.41	218.45	395.25	499.43	557.41	215.45		263.76
Missouri	248.73	303.46	798.31	573.00 *	518.09	429.82		405.83
Nebraska	310.67	378.01	395.03	592.11	344.29	330.80		358.61
North Dakota	167.45	211.04	380.72	516.20	450.15	219.86		329.98
South Dakota	199.66	174.13	522.90	756.29	647.93	240.38		192.84
South Atlantic:								
Delaware	186.81	364.69	434.63	1,141.17	1,169.48 *	226.16		255.41
District of Columbia	179.44	161.32	565.42	735.60 *	1,150.64 *	212.60		541.57
Florida	213.73	237.03	550.88	741.99	392.04	310.28		278.38
Georgia	113.91	120.36	609.25	881.77	644.21 *	255.59		233.66
Maryland	331.63	357.38	1,362.52 *	814.72 *	364.06 *	472.47		217.24
North Carolina	210.58	229.20	763.28 *	491.82	462.33	269.92		152.90
South Carolina	220.94	223.84	771.87	732.87 *	482.79	336.33		215.96
Virginia	151.06	214.23	600.56	891.17	635.44	270.76		580.16
West Virginia	138.64	166.19	334.09	1,000.19	728.19	207.73		186.26

East South Central:							
Alabama	105.69	102.73	434.12	447.55	400.38	133.64	229.71
Kentucky	196.11	195.22	382.96	751.39	790.50 *	169.67	475.48
Mississippi	211.63	211.21	723.55	887.81	251.00	258.08	286.54
Tennessee	193.62	203.01	835.00	677.43	698.75	426.91	174.12
West South Central:							
Arkansas	123.31	133.21	457.13	960.60	425.06	173.08	126.50
Louisiana	128.96	145.94	1,124.85	802.74	804.64	271.82	272.49
Oklahoma	190.27	200.13	888.21	498.88	343.45	428.03	141.02
Texas	101.43	99.12	748.90	507.70	522.67	165.73	143.68
Mountain:							
Arizona	315.11	318.66	406.17	352.25	899.84 *	266.19	544.93
Colorado	214.23	280.76	1,090.14 *	753.58	1,235.93 *	374.71	177.35
Idaho	92.37	82.87	660.61	430.48	410.74	152.04	207.85
Montana	190.64	222.19	777.71	693.52 *	899.14 *	361.97	363.99
Nevada	242.14	295.82	1,428.40 *	733.43 *	376.33	388.51	182.30
New Mexico	158.48	185.21	443.62	874.16	618.36	381.31	129.39
Utah	213.42	229.72	649.90 *	712.93	692.72	293.88	393.91
Wyoming	465.06	554.18 *	583.87	585.88 *	576.50	503.70	345.95
Pacific:							
Alaska	200.28	233.50	475.11	884.84 *	1,349.51	276.51	408.97
California	109.98	108.71	687.43	494.46	564.79	161.48	184.99
Hawaii	222.00	287.32	363.50 *	460.32	635.52	391.99	322.27
Oregon	153.71	171.04	857.78	935.68	808.30 *	276.11	573.11 *
Washington	458.61	474.86	751.46	884.43	860.27	525.51	536.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.3(2003) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	24.7%	24.1%	27.5%	30.0%	29.2%	25.7%	22.7%
New England:							
Connecticut	22.5%	23.5%	17.7%	25.2%	27.4%	23.8%	19.7%
Maine	27.9%	27.4%	26.0%	46.3%	30.1%	30.3%	24.3%
Massachusetts	24.2%	24.4%	24.6%	21.6%	27.8% *	24.3%	23.9%
New Hampshire	24.9%	25.5%	23.0%	19.4% *	34.4%	25.5%	22.7%
Rhode Island	26.8%	25.9%	35.6%	28.0%	37.0%	29.2%	19.6%
Vermont	21.3%	20.8%	24.4% *	23.8%	32.0%	21.7%	19.4%
Middle Atlantic:							
New Jersey	19.7%	19.8%	19.2% *	19.2% *	25.5%	21.6%	17.0%
New York	19.2%	18.1%	32.9%	25.4%	15.8%	19.2%	19.5%
Pennsylvania	22.5%	21.8%	24.9%	30.0%	22.8% *	23.2%	21.1%
East North Central:							
Illinois	22.8%	22.5%	26.0%	24.2%	29.7%	24.9%	18.2%
Indiana	24.7%	24.9%	25.9%	18.0% *	25.0% *	26.2%	22.8%
Michigan	17.6%	16.2%	31.1%	23.8%	17.5% *	17.1%	18.3%
Ohio	21.3%	21.0%	23.3% *	22.6%	21.9%	20.2%	22.4%
Wisconsin	23.6%	22.3%	24.8%	39.6%	27.6%	23.8%	22.6%
West North Central:							
Iowa	25.9%	25.3%	27.0%	34.4%	32.6%	28.5%	19.5%
Kansas	28.8%	26.9%	47.2%	27.5%	42.3%	30.5%	23.2%
Minnesota	24.7%	24.3%	25.8%	27.8%	20.3%	27.4%	20.8%
Missouri	25.4%	24.6%	35.5%	8.8% *	32.9%	26.1%	23.9%
Nebraska	29.0%	27.4%	39.9%	28.8%	33.3%	28.9%	27.8%
North Dakota	27.2%	24.7%	31.5%	43.1%	36.2%	27.9%	22.6%
South Dakota	27.4%	27.5%	24.5%	32.2%	26.1%	28.5%	24.8%
South Atlantic:							
Delaware	21.3%	20.4%	26.3% *	37.3%	31.1% *	25.5%	18.9%
District of Columbia	23.0%	21.8%	32.1%	34.3%	35.8%	23.6%	21.2%
Florida	30.1%	28.5%	35.6%	43.6%	40.6%	31.3%	27.6%
Georgia	26.9%	25.8%	32.7%	39.0%	22.3% *	29.1%	25.5%
Maryland	29.5%	28.6%	39.5%	32.0%	32.5%	33.8%	22.6%
North Carolina	27.9%	27.7%	28.9%	30.7%	31.3% *	28.5%	25.3%
South Carolina	29.1%	28.5%	37.5%	34.4%	25.8%	33.8%	25.4%
Virginia	29.7%	28.3%	36.2%	41.2%	33.3%	29.4%	29.3%
West Virginia	17.0%	16.2%	20.5%	39.4%	31.0%	13.5%	19.4%

East South Central:							
Alabama	28.5%	28.3%	34.1%	28.6%	34.2%	29.5%	24.7%
Kentucky	25.3%	24.1%	24.7%	41.5%	20.2% *	24.5%	28.7%
Mississippi	28.8%	28.5%	29.4%	37.6%	31.5%	33.7%	22.4%
Tennessee	27.7%	27.0%	40.4%	24.8%	48.8%	31.8%	21.1%
West South Central:							
Arkansas	29.4%	27.9%	31.6%	42.6%	30.5%	32.3%	26.2%
Louisiana	29.6%	29.0%	21.0% *	43.8%	34.5%	31.0%	26.7%
Oklahoma	27.8%	27.6%	33.1%	22.5%	31.5%	28.4%	26.4%
Texas	26.8%	26.3%	35.9%	28.1%	32.2%	28.3%	24.2%
Mountain:							
Arizona	30.1%	30.9%	23.5% *	21.8%	15.2% *	31.8%	30.2%
Colorado	25.5%	26.2%	18.6% *	37.2%	38.3%	29.7%	19.8%
Idaho	28.0%	24.4%	29.9%	51.2%	28.0%	33.1%	22.9%
Montana	28.0%	29.5%	27.0% *	12.2% *	27.7% *	24.5%	32.8%
Nevada	23.8%	24.4%	18.0% *	21.8%	22.8%	30.0%	18.1%
New Mexico	26.9%	26.5%	27.7%	36.9%	27.8%	28.1%	25.5%
Utah	27.7%	28.9%	23.1%	21.1% *	25.4%	29.6%	23.8%
Wyoming	20.2%	19.8%	21.0% *	32.4% *	25.5%	24.0%	15.6%
Pacific:							
Alaska	16.6%	16.6%	16.1%	22.4% *	43.1%	15.8%	16.3%
California	25.1%	25.3%	21.1%	29.3%	29.1%	26.9%	22.5%
Hawaii	26.0%	26.8%	18.0%	28.5%	35.5%	28.1%	20.8%
Oregon	24.4%	24.2%	22.9%	35.6%	41.4%	29.1%	16.9%
Washington	22.3%	20.4%	38.5%	43.6%	34.8%	22.1%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.3(2003) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.36%	0.35%	1.16%	1.02%	1.11%	0.47%	0.44%
New England:							
Connecticut	1.61%	1.59%	5.19%	6.77%	5.27%	2.29%	2.12%
Maine	1.35%	1.55%	4.11%	8.50%	5.71%	2.07%	2.85%
Massachusetts	1.53%	1.75%	5.77%	4.54%	9.04% *	1.50%	2.60%
New Hampshire	1.48%	1.52%	3.58%	6.31% *	7.41%	2.07%	1.95%
Rhode Island	2.10%	2.03%	7.82%	5.20%	6.17%	2.57%	2.52%
Vermont	1.21%	1.57%	9.39% *	6.58%	8.88%	1.40%	1.61%
Middle Atlantic:							
New Jersey	1.91%	2.04%	9.86% *	6.53% *	6.88%	3.52%	2.00%
New York	0.67%	0.71%	2.63%	6.60%	3.29%	1.51%	1.75%
Pennsylvania	2.35%	2.75%	4.37%	6.76%	7.97% *	3.37%	2.43%
East North Central:							
Illinois	2.92%	3.10%	6.44%	4.47%	5.57%	3.56%	2.34%
Indiana	4.38%	5.22%	5.97%	6.32% *	10.93% *	5.82%	3.58%
Michigan	1.17%	1.16%	7.29%	4.79%	6.56% *	2.23%	2.86%
Ohio	1.43%	1.45%	7.69% *	4.29%	5.60%	2.33%	2.08%
Wisconsin	1.93%	1.59%	3.08%	7.61%	4.14%	2.08%	2.83%
West North Central:							
Iowa	2.08%	2.41%	5.19%	6.13%	5.17%	2.63%	1.85%
Kansas	1.91%	1.45%	7.79%	6.60%	6.51%	1.35%	2.29%
Minnesota	1.51%	2.45%	4.51%	3.85%	6.03%	2.22%	1.67%
Missouri	2.29%	2.92%	6.28%	5.02% *	5.79%	3.69%	2.32%
Nebraska	2.79%	3.42%	2.82%	5.60%	3.38%	3.05%	3.88%
North Dakota	1.82%	2.19%	3.97%	3.73%	3.34%	2.61%	2.72%
South Dakota	1.67%	1.79%	4.23%	5.08%	3.75%	2.21%	1.57%
South Atlantic:							
Delaware	2.11%	2.22%	8.69% *	8.90%	9.51% *	2.03%	3.20%
District of Columbia	1.96%	1.97%	5.77%	8.26%	8.26%	1.46%	4.55%
Florida	1.75%	1.73%	5.85%	7.56%	6.78%	2.33%	1.99%
Georgia	1.50%	1.96%	9.22%	10.24%	7.99% *	2.19%	2.89%
Maryland	3.00%	3.32%	5.37%	5.43%	8.26%	4.39%	2.19%
North Carolina	1.88%	1.98%	6.30%	8.55%	10.37% *	2.75%	2.13%
South Carolina	1.98%	1.73%	8.53%	7.11%	6.55%	2.80%	3.86%
Virginia	2.14%	2.54%	5.68%	6.97%	5.28%	2.74%	4.11%
West Virginia	1.18%	1.28%	2.36%	9.13%	4.39%	1.47%	2.26%

East South Central:							
Alabama	1.04%	1.25%	7.91%	4.54%	4.13%	1.45%	2.37%
Kentucky	2.19%	2.25%	3.40%	10.04%	7.26% *	2.75%	3.95%
Mississippi	1.65%	1.70%	7.72%	8.66%	2.56%	4.14%	1.91%
Tennessee	1.64%	1.61%	7.58%	6.22%	4.75%	3.07%	1.40%
West South Central:							
Arkansas	1.83%	1.94%	7.61%	9.58%	5.34%	2.79%	2.42%
Louisiana	1.83%	1.91%	7.27% *	5.39%	6.70%	3.45%	0.79%
Oklahoma	2.24%	2.62%	7.86%	5.13%	4.36%	3.96%	2.35%
Texas	0.88%	0.95%	5.54%	4.89%	4.91%	1.58%	1.09%
Mountain:							
Arizona	2.49%	2.66%	7.83% *	3.27%	8.17% *	2.06%	4.39%
Colorado	2.21%	2.58%	11.73% *	8.91%	7.71%	2.82%	2.43%
Idaho	2.80%	1.75%	4.76%	10.17%	5.47%	4.29%	3.23%
Montana	3.08%	3.36%	8.14% *	4.29% *	8.40% *	4.11%	4.62%
Nevada	1.89%	2.47%	7.34% *	5.32%	6.04%	3.18%	1.95%
New Mexico	1.62%	2.04%	5.68%	7.73%	5.08%	3.01%	1.99%
Utah	1.92%	2.28%	4.65%	6.68% *	6.97%	2.85%	2.45%
Wyoming	3.08%	3.51%	6.60% *	10.83% *	3.54%	3.37%	4.27%
Pacific:							
Alaska	1.80%	1.75%	3.89%	7.52% *	11.67%	2.35%	2.97%
California	1.11%	1.01%	4.56%	6.38%	3.59%	1.32%	1.50%
Hawaii	2.03%	2.38%	5.35%	7.02%	5.69%	3.22%	2.61%
Oregon	1.02%	0.77%	6.76%	7.65%	6.34%	2.77%	4.59%
Washington	2.38%	2.46%	8.19%	8.67%	8.52%	2.83%	3.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.3.a(2003) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	27.7%	27.2%	31.5%	30.8%	31.9%	29.2%	24.3%
New England:							
Connecticut	28.2%	27.6%	31.0%	34.5% *	53.1%	29.5%	21.2% *
Maine	27.9%	27.4%	29.4% *	47.0%	32.8%	30.6%	24.0%
Massachusetts	22.4%	22.9%	20.9%	21.1% *	21.3% *	23.8%	19.1%
New Hampshire	30.3%	30.2%	33.7%	24.9%	34.6%	30.2%	30.0%
Rhode Island	30.7%	29.2%	46.2%	23.9%	26.5%	35.0%	23.0%
Vermont	21.2%	19.4%	34.1% *	20.8% *	30.9% *	17.8%	24.6%
Middle Atlantic:							
New Jersey	25.8%	27.4%	20.3% *	17.7% *	25.1% *	30.0%	20.8%
New York	20.6%	19.2%	30.6%	28.3% *	18.2% *	19.9%	22.7%
Pennsylvania	25.9%	24.6%	29.1%	41.2%	36.1%	25.4%	23.6%
East North Central:							
Illinois	31.0%	31.3%	26.5%	26.1% *	33.1%	40.6%	18.9%
Indiana	27.5%	27.8%	26.3% *	30.3% *	50.5%	27.9%	23.1%
Michigan	20.6%	18.9%	32.5%	23.5%	19.1%	18.2%	25.3%
Ohio	21.5%	21.8%	20.4%	18.0%	7.1% *	20.6%	26.7%
Wisconsin	24.2%	23.7%	25.2%	32.4%	23.1% *	28.0%	21.2%
West North Central:							
Iowa	23.6%	23.5%	23.1% *	26.7% *	42.7%	23.2% *	22.0%
Kansas	29.7%	29.3%	33.3%	25.1%	10.0% *	30.4%	28.7%
Minnesota	28.1%	24.2%	30.4%	57.4%	19.5% *	35.2%	17.7%
Missouri	27.6%	24.2%	43.1%	8.5% *	51.1% *	26.5%	28.6%
Nebraska	24.4%	23.1%	52.7%	14.8% *	19.2% *	28.5%	22.0%
North Dakota	33.6%	28.7%	33.0%	64.9%	43.8%	34.4%	20.9%
South Dakota	32.3%	32.6%	25.8%	38.8% *	24.8% *	38.7%	27.5%
South Atlantic:							
Delaware	29.6%	27.6%	46.3%	47.3%	54.4%	29.8%	27.7% *
District of Columbia	30.7%	29.9%	39.5%	35.4%	44.5%	28.3%	33.7%
Florida	38.6%	35.1%	55.3%	44.2%	52.4%	38.6%	27.3%
Georgia	32.3%	32.2%	36.9%	23.9% *	10.4% *	40.1%	28.6%
Maryland	33.7%	32.2%	44.3%	65.2%	20.0% *	40.7%	25.3%
North Carolina	31.3%	31.1%	42.0%	26.3% *	34.0% *	33.7%	24.1%
South Carolina	30.6%	29.8%	36.3%	58.9% *	29.5% *	35.5%	24.0%
Virginia	34.8%	34.6%	41.6%	31.0%	40.6%	34.8%	33.6%
West Virginia	19.4%	19.3%	21.0% *	16.2%	21.9%	16.0% *	31.5%

East South Central:							
Alabama	33.0%	32.3%	49.1% *	.	28.2% *	34.1%	35.3%
Kentucky	29.0%	30.4%	33.4%	2.4% *	18.4% *	33.9%	25.8%
Mississippi	34.6%	35.2%	34.8%	.	24.0%	44.8%	27.0%
Tennessee	25.7%	26.4%	0.7% *	20.6%	37.5%	25.0% *	25.1%
West South Central:							
Arkansas	29.3% *	30.3% *	20.1% *	25.1% *	58.3%	30.4% *	21.3%
Louisiana	24.1%	26.6%	9.9% *	22.5% *	12.1% *	28.9%	23.8%
Oklahoma	36.5%	36.4%	65.0%	15.6% *	31.6%	31.6%	54.8%
Texas	26.5%	24.8%	41.1%	37.9%	32.5%	27.7%	24.3%
Mountain:							
Arizona	26.3%	25.6%	36.1%	25.1%	30.9%	31.4%	21.8%
Colorado	28.3%	28.6%	23.3% *	27.5% *	24.3%	37.6%	19.0%
Idaho	37.2%	18.6% *	35.0% *	90.2%	27.5% *	53.8%	24.7%
Montana	22.2%	32.6%	12.5% *	17.1% *	24.1% *	32.8%	13.7% *
Nevada	28.1%	28.0%	33.5%	23.6%	22.4% *	37.3%	22.8%
New Mexico	31.9%	32.1%	31.4%	25.8% *	41.1%	36.1%	23.8%
Utah	29.7%	30.1%	33.8% *	16.4%	21.9%	32.5%	24.1%
Wyoming	24.3% *	21.7% *	31.3% *	81.3% *	37.6% *	36.9%	13.4% *
Pacific:							
Alaska	15.5% *	15.5% *	.	.	.	15.3% *	15.9%
California	30.1%	30.1%	29.4%	30.5%	31.0%	31.0%	28.1%
Hawaii	29.2%	29.4%	23.8% *	36.5%	41.3%	34.5%	20.1%
Oregon	24.7%	24.7%	9.6%	39.3% *	51.8%	26.3%	14.5%
Washington	19.3%	17.7%	42.7%	.	6.1% *	25.7%	17.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.3.a(2003) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

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	0.46%	0.50%	2.35%	4.88%	2.65%	0.91%	0.76%
New England:							
Connecticut	3.55%	4.09%	5.61%	11.00% *	6.05%	4.07%	9.44% *
Maine	2.42%	2.25%	10.37% *	13.58%	9.15%	4.09%	5.07%
Massachusetts	1.38%	2.26%	6.16%	9.27% *	7.04% *	1.73%	1.79%
New Hampshire	3.13%	3.45%	5.84%	6.72%	9.28%	3.62%	5.76%
Rhode Island	4.62%	4.94%	10.96%	7.15%	7.27%	6.00%	3.44%
Vermont	2.30%	2.29%	11.91% *	6.96% *	10.41% *	2.85%	2.61%
Middle Atlantic:							
New Jersey	2.58%	3.17%	6.35% *	7.14% *	9.47% *	6.03%	2.72%
New York	1.15%	1.31%	6.11%	10.97% *	11.82% *	2.62%	4.13%
Pennsylvania	3.57%	4.53%	6.52%	7.99%	9.91%	5.15%	2.91%
East North Central:							
Illinois	6.45%	6.55%	7.64%	8.77% *	9.11%	7.43%	3.07%
Indiana	5.57%	6.40%	11.07% *	10.22% *	13.38%	6.67%	3.65%
Michigan	2.66%	2.96%	9.31%	6.43%	5.31%	3.00%	4.92%
Ohio	2.77%	2.80%	4.76%	5.23%	3.05% *	4.12%	5.04%
Wisconsin	3.75%	3.46%	6.17%	9.15%	11.40% *	2.34%	4.23%
West North Central:							
Iowa	3.53%	5.72%	12.55% *	10.74% *	11.68%	7.11% *	4.13%
Kansas	1.75%	1.94%	8.83%	7.47%	3.35% *	4.29%	4.62%
Minnesota	3.44%	3.35%	8.12%	14.41%	7.96% *	5.29%	4.19%
Missouri	3.85%	3.18%	11.92%	6.50% *	15.63% *	4.66%	5.50%
Nebraska	4.32%	4.81%	15.24%	4.81% *	6.14% *	6.08%	5.19%
North Dakota	6.03%	6.28%	9.77%	14.38%	11.08%	9.28%	6.09%
South Dakota	4.07%	4.81%	7.43%	12.94% *	8.73% *	7.93%	6.31%
South Atlantic:							
Delaware	2.25%	3.32%	12.46%	12.54%	12.42%	3.28%	8.49% *
District of Columbia	2.24%	2.46%	11.21%	9.95%	10.75%	2.54%	4.25%
Florida	3.09%	1.99%	13.75%	8.83%	10.89%	3.11%	1.79%
Georgia	3.05%	3.99%	10.48%	7.57% *	5.20% *	5.15%	4.31%
Maryland	3.05%	3.50%	8.93%	16.96%	9.48% *	5.52%	4.26%
North Carolina	3.30%	4.40%	11.74%	8.50% *	11.27% *	7.14%	4.92%
South Carolina	3.41%	3.37%	10.89%	18.06% *	8.99% *	8.05%	4.68%
Virginia	3.46%	4.06%	8.74%	7.41%	7.93%	4.72%	2.82%
West Virginia	5.73%	5.77%	7.35% *	4.70%	5.47%	6.77% *	7.25%

East South Central:							
Alabama	6.13%	5.74%	15.97% *	.	8.52% *	7.98%	9.49%
Kentucky	4.15%	4.99%	7.54%	4.61% *	6.15% *	6.81%	3.62%
Mississippi	4.67%	5.71%	10.13%	.	6.71%	9.73%	6.03%
Tennessee	3.01%	3.17%	4.15% *	6.11%	11.19%	9.19% *	4.84%
West South Central:							
Arkansas	9.23% *	9.21% *	7.10% *	7.93% *	15.98%	10.36% *	4.33%
Louisiana	3.26%	3.05%	4.13% *	6.76% *	5.53% *	4.17%	3.03%
Oklahoma	4.83%	4.81%	19.39%	4.85% *	9.07%	5.77%	11.31%
Texas	1.65%	1.60%	9.42%	8.94%	8.47%	1.37%	2.29%
Mountain:							
Arizona	2.13%	2.49%	6.67%	6.18%	7.49%	4.26%	2.05%
Colorado	3.67%	3.95%	7.96% *	8.96% *	6.98%	4.42%	2.26%
Idaho	8.96%	5.86% *	10.58% *	25.68%	8.96% *	14.99%	5.68%
Montana	4.93%	8.32%	5.96% *	7.08% *	9.28% *	8.24%	5.38% *
Nevada	4.91%	5.69%	7.98%	6.48%	8.09% *	5.83%	3.84%
New Mexico	3.71%	4.05%	8.87%	9.76% *	9.43%	3.67%	4.76%
Utah	2.56%	2.42%	10.24% *	4.44%	5.61%	3.09%	3.77%
Wyoming	8.15% *	6.83% *	9.42% *	24.43% *	11.76% *	9.36%	4.86% *
Pacific:							
Alaska	5.50% *	5.50% *	.	.	.	5.90% *	4.39%
California	1.74%	1.85%	6.90%	7.73%	4.15%	1.95%	2.86%
Hawaii	2.13%	2.38%	7.21% *	9.82%	8.76%	3.82%	2.72%
Oregon	2.33%	2.24%	2.80%	12.11% *	13.06%	4.47%	1.82%
Washington	3.89%	3.91%	11.17%	.	5.58% *	5.80%	4.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.3.b(2003) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	23.9%	23.5%	27.8%	27.0%	28.9%	24.7%	22.3%
New England:							
Connecticut	20.4%	21.7%	14.7% *	20.8%	12.8% *	21.1%	19.7%
Maine	27.0%	26.9%	24.6%	41.0%	28.5%	29.9%	22.6%
Massachusetts	26.1%	26.3%	24.6% *	24.6%	36.7%	24.6%	27.0%
New Hampshire	22.5%	22.7%	21.2%	21.8% *	37.3%	23.0%	21.0%
Rhode Island	24.5%	24.0%	27.9%	37.6%	45.4%	26.1%	18.2%
Vermont	20.6%	20.3%	20.2% *	30.3%	38.6%	21.2%	18.8%
Middle Atlantic:							
New Jersey	18.2%	17.7%	23.5% *	19.6% *	26.7%	19.1%	16.6%
New York	19.1%	18.4%	35.9%	18.6%	15.1%	19.3%	19.0%
Pennsylvania	22.0%	21.5%	26.9%	24.5%	23.6% *	22.5%	21.1%
East North Central:							
Illinois	21.6%	20.8%	30.4%	25.4%	30.3%	22.8%	18.1%
Indiana	25.5%	26.1%	25.7%	15.2% *	20.9% *	26.4%	25.0%
Michigan	17.2%	16.2%	26.5%	25.7%	18.3% *	17.5%	16.5%
Ohio	21.6%	21.1%	25.9% *	22.2%	25.9%	20.0%	22.9%
Wisconsin	23.3%	23.1%	25.2%	22.0%	28.8%	25.3%	18.2%
West North Central:							
Iowa	26.0%	25.1%	27.3%	37.0%	31.6%	28.6%	18.9%
Kansas	28.2%	26.0%	50.0%	25.4%	47.0%	30.4%	22.2%
Minnesota	24.3%	24.1%	27.3%	24.6% *	22.6% *	27.4%	20.2%
Missouri	25.4%	25.0%	32.9%	8.9% *	29.4%	27.1%	22.6%
Nebraska	29.6%	28.0%	39.8%	30.1%	34.9%	29.0%	29.0%
North Dakota	26.5%	25.3%	32.0%	31.8%	34.8%	30.5%	19.5%
South Dakota	26.0%	26.0%	23.4%	34.4%	26.4%	26.8%	23.2%
South Atlantic:							
Delaware	18.8%	18.1%	21.3%	36.0% *	27.8% *	21.5%	17.4%
District of Columbia	21.3%	20.2%	32.2%	22.5% *	31.2%	22.9%	18.3%
Florida	26.0%	25.8%	23.6%	34.3%	27.0%	26.6%	25.5%
Georgia	26.2%	25.0%	31.0%	35.9%	19.4% *	26.1%	27.3%
Maryland	27.3%	26.7%	36.2%	30.0%	18.3% *	31.0%	21.6%
North Carolina	27.2%	27.1%	24.9%	34.7%	31.1%	27.3%	25.7%
South Carolina	28.2%	27.9%	38.4%	25.2%	23.3% *	32.8%	24.4%
Virginia	27.1%	25.0%	36.4%	39.5%	32.3%	26.4%	26.9%
West Virginia	17.3%	16.3%	21.1%	47.9%	33.4%	13.6%	19.3%

East South Central:							
Alabama	28.0%	28.2%	27.2%	24.3%	35.3%	28.9%	22.8%
Kentucky	24.0%	23.1%	22.5%	44.1%	20.2% *	23.2%	27.3%
Mississippi	27.7%	27.2%	28.3%	40.8%	33.5%	32.1%	21.2%
Tennessee	28.2%	27.2%	42.0%	24.7%	51.1%	32.6%	20.1%
West South Central:							
Arkansas	27.0%	26.0%	33.5%	43.0%	27.1%	31.1%	21.8%
Louisiana	30.7%	30.0%	40.1%	43.8%	49.0%	32.0%	24.7%
Oklahoma	26.3%	26.0%	31.0%	23.3%	40.4%	28.1%	23.1%
Texas	27.0%	26.9%	31.8%	26.7%	31.7%	28.9%	24.1%
Mountain:							
Arizona	32.0%	33.2%	21.2% *	19.6%	10.1% *	33.0%	33.4%
Colorado	25.6%	24.8%	28.0% *	36.8%	40.7%	26.6%	22.9%
Idaho	25.9%	25.0%	33.6%	26.9%	28.1%	28.7%	22.5%
Montana	28.8%	28.2%	37.7%	23.1%	27.4% *	29.8%	27.1%
Nevada	24.0%	24.6%	18.1% *	21.0% *	22.6%	31.2%	17.5%
New Mexico	24.0%	23.2%	24.7%	39.4%	21.7% *	22.4%	25.6%
Utah	28.6%	30.0%	23.3%	21.9% *	26.3%	29.5%	27.4%
Wyoming	18.7%	18.0%	28.6%	21.9% *	29.9%	24.7%	14.2%
Pacific:							
Alaska	21.2%	21.9%	15.0% *	22.7% *	44.5%	20.7%	19.1%
California	22.1%	21.9%	21.5% *	28.6%	27.8%	22.6%	21.3%
Hawaii	23.9%	25.4%	15.8% *	23.1%	33.9%	24.3%	21.4%
Oregon	24.7%	23.5%	32.6%	34.8%	37.4%	29.9%	18.7%
Washington	23.7%	21.5%	36.9%	48.6%	55.0%	21.2%	24.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.3.b(2003) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.42%	0.43%	1.22%	1.07%	0.80%	0.59%	0.57%
New England:							
Connecticut	1.90%	1.55%	6.50% *	5.17%	7.00% *	2.61%	2.39%
Maine	1.60%	1.66%	5.79%	11.00%	5.48%	2.48%	2.88%
Massachusetts	3.19%	3.23%	9.75% *	5.98%	10.58%	2.65%	4.27%
New Hampshire	2.27%	1.96%	4.57%	8.16% *	10.48%	3.25%	2.18%
Rhode Island	2.36%	2.47%	8.06%	8.50%	8.26%	3.12%	3.03%
Vermont	1.72%	1.92%	9.74% *	8.73%	10.48%	2.18%	2.46%
Middle Atlantic:							
New Jersey	2.09%	2.40%	10.16% *	9.86% *	7.25%	3.19%	2.02%
New York	1.08%	1.04%	5.17%	5.32%	3.47%	1.32%	2.28%
Pennsylvania	2.22%	2.49%	5.31%	5.23%	9.97% *	3.35%	4.40%
East North Central:							
Illinois	2.47%	2.60%	6.24%	4.80%	6.78%	3.41%	2.95%
Indiana	4.70%	5.12%	5.46%	7.62% *	11.34% *	6.34%	3.92%
Michigan	1.66%	1.70%	5.71%	6.38%	7.97% *	2.47%	3.47%
Ohio	1.46%	1.62%	8.27% *	4.49%	6.56%	1.91%	2.39%
Wisconsin	1.62%	1.69%	3.64%	6.37%	4.63%	2.41%	2.32%
West North Central:							
Iowa	2.09%	2.46%	5.66%	6.64%	5.50%	2.74%	2.27%
Kansas	2.18%	1.78%	8.15%	4.50%	7.99%	2.13%	2.31%
Minnesota	1.55%	2.64%	4.53%	8.92% *	11.46% *	2.40%	1.83%
Missouri	2.74%	4.17%	6.80%	5.02% *	6.64%	5.26%	3.24%
Nebraska	2.87%	3.54%	4.14%	7.43%	3.36%	3.10%	4.14%
North Dakota	2.19%	2.60%	4.76%	7.07%	5.63%	2.69%	2.80%
South Dakota	1.93%	1.62%	6.18%	7.45%	7.60%	2.30%	1.64%
South Atlantic:							
Delaware	1.80%	3.01%	4.07%	11.20% *	10.27% *	2.28%	2.58%
District of Columbia	2.04%	2.00%	4.78%	6.82% *	9.19%	1.67%	4.20%
Florida	2.06%	2.45%	5.00%	7.93%	3.81%	3.01%	2.17%
Georgia	0.64%	1.03%	7.95%	8.87%	6.07% *	2.39%	2.82%
Maryland	3.41%	3.80%	7.29%	7.55%	7.12% *	4.23%	2.97%
North Carolina	2.53%	2.79%	7.39%	7.37%	8.94%	3.81%	1.92%
South Carolina	2.36%	2.08%	8.73%	7.53%	7.97% *	2.90%	3.98%
Virginia	1.88%	2.49%	6.89%	8.22%	6.54%	3.03%	4.16%
West Virginia	1.35%	1.60%	3.95%	12.46%	6.31%	2.00%	2.02%

East South Central:							
Alabama	1.13%	1.17%	6.00%	4.90%	5.48%	1.47%	2.69%
Kentucky	2.22%	2.16%	4.13%	10.94%	7.51% *	2.36%	3.88%
Mississippi	1.94%	1.84%	8.19%	8.15%	3.82%	2.91%	2.25%
Tennessee	1.81%	1.70%	8.16%	7.36%	7.10%	3.35%	2.00%
West South Central:							
Arkansas	1.60%	1.83%	7.78%	10.81%	5.90%	2.27%	2.03%
Louisiana	1.75%	1.76%	10.67%	5.46%	8.77%	3.78%	2.02%
Oklahoma	2.15%	2.44%	8.37%	5.64%	2.99%	4.07%	1.61%
Texas	1.26%	1.33%	7.61%	5.10%	6.40%	2.12%	1.26%
Mountain:							
Arizona	2.75%	2.84%	10.00% *	5.85%	11.44% *	2.90%	5.51%
Colorado	2.34%	2.83%	9.69% *	8.54%	11.50%	3.53%	2.35%
Idaho	1.02%	1.11%	7.36%	4.38%	5.99%	1.92%	2.13%
Montana	2.52%	2.62%	9.25%	6.56%	10.05% *	5.08%	4.30%
Nevada	2.30%	2.90%	11.10% *	7.94% *	5.33%	4.22%	1.76%
New Mexico	1.60%	2.13%	5.81%	8.78%	6.71% *	4.34%	1.61%
Utah	2.15%	2.38%	5.78%	6.81% *	7.64%	3.37%	5.03%
Wyoming	4.25%	4.43%	7.21%	7.23% *	6.87%	4.61%	3.46%
Pacific:							
Alaska	1.44%	1.72%	4.66% *	10.46% *	12.39%	2.36%	3.11%
California	1.14%	1.13%	7.58% *	5.18%	6.49%	1.87%	1.75%
Hawaii	2.66%	3.36%	4.96% *	6.30%	8.68%	4.58%	3.57%
Oregon	1.60%	1.64%	7.04%	8.86%	9.42%	3.26%	5.01%
Washington	2.58%	2.77%	7.49%	9.15%	8.24%	3.22%	4.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	36.2%	37.2%	30.8%	30.1%	25.6%	35.5%	39.6%
New England:							
Connecticut	38.1%	39.0%	36.4%	26.2%	27.3%	37.2%	41.5%
Maine	31.0%	32.3%	25.5%	23.5%	25.0%	28.7%	36.8%
Massachusetts	38.7%	39.8%	37.1%	31.4%	23.2% *	39.2%	39.2%
New Hampshire	37.0%	37.3%	36.7%	32.5%	16.9%	35.2%	44.2%
Rhode Island	38.7%	41.0%	28.0%	26.6%	28.6%	39.6%	40.3%
Vermont	36.4%	39.2%	24.5%	24.5%	24.4%	34.7%	42.2%
Middle Atlantic:							
New Jersey	35.2%	38.3%	23.7%	24.7%	19.1%	32.1%	42.6%
New York	39.5%	41.0%	31.1%	27.7%	24.8%	39.0%	43.3%
Pennsylvania	34.5%	37.1%	22.5%	24.6%	23.6%	35.7%	35.7%
East North Central:							
Illinois	38.0%	38.4%	34.5%	37.2%	29.8%	37.2%	41.1%
Indiana	40.4%	40.8%	39.4%	35.2%	31.2%	39.6%	42.8%
Michigan	39.3%	41.2%	28.5%	30.5%	25.6%	40.8%	40.0%
Ohio	40.6%	41.0%	41.5%	30.5%	26.5%	43.4%	40.2%
Wisconsin	41.2%	43.1%	31.6%	35.6%	36.4%	42.5%	40.1%
West North Central:							
Iowa	42.6%	44.0%	35.9%	37.4%	31.2%	47.4%	38.5%
Kansas	36.6%	37.4%	32.4%	31.7% *	23.8%	37.5%	40.2%
Minnesota	39.8%	41.2%	30.3%	35.5%	33.9%	39.3%	41.4%
Missouri	35.3%	38.2%	20.4%	28.6%	12.1%	36.5%	38.3%
Nebraska	37.8%	39.0%	34.1%	29.1%	33.5%	38.0%	39.0%
North Dakota	41.4%	44.6%	39.5%	27.0% *	36.8%	44.6%	38.3%
South Dakota	42.8%	44.9%	37.7%	27.3%	32.5%	44.5%	43.2%
South Atlantic:							
Delaware	33.3%	33.4%	31.7%	34.6%	28.7%	28.0%	37.5%
District of Columbia	29.7%	29.8%	29.4%	27.2%	20.1%	28.8%	32.3%
Florida	33.1%	33.1%	33.4%	33.3%	39.0%	28.7%	36.0%
Georgia	36.7%	37.3%	34.2%	29.1%	15.5%	38.6%	39.1%
Maryland	35.4%	36.8%	29.1%	24.3%	30.0%	34.8%	37.1%
North Carolina	33.8%	34.9%	26.8%	23.2%	27.8%	33.5%	37.2%
South Carolina	35.4%	36.7%	25.0%	28.0%	20.4%	30.7%	46.9%
Virginia	32.9%	33.6%	35.2%	21.3%	29.5%	32.7%	34.2%
West Virginia	41.3%	42.0%	38.9%	28.1%	25.3%	43.4%	46.0%

East South Central:							
Alabama	42.8%	43.5%	24.8%	47.4%	31.7%	45.3%	44.2%
Kentucky	35.2%	37.7%	24.6%	28.8%	20.3%	40.6%	33.4%
Mississippi	31.9%	32.5%	28.9%	24.4%	23.1%	30.8%	37.9%
Tennessee	35.7%	35.4%	38.0%	38.0%	22.7%	34.0%	40.6%
West South Central:							
Arkansas	40.3%	41.3%	32.7%	41.0%	27.9%	39.8%	44.9%
Louisiana	35.2%	36.7%	26.3%	28.4%	22.2%	36.1%	38.7%
Oklahoma	34.6%	35.9%	24.2%	27.3%	24.0%	35.5%	35.8%
Texas	33.2%	33.4%	28.6%	33.3%	22.7%	31.5%	38.9%
Mountain:							
Arizona	36.2%	37.7%	27.4%	28.1%	25.0%	32.2%	42.1%
Colorado	34.0%	34.0%	34.0%	32.3%	24.9%	29.3%	41.8%
Idaho	37.0%	39.2%	30.3%	31.0%	24.8%	36.5%	40.4%
Montana	34.8%	35.7%	27.6%	37.8%	20.8%	36.6%	38.3%
Nevada	33.0%	33.3%	33.8%	25.9%	20.2%	31.8%	36.8%
New Mexico	34.0%	34.4%	32.3%	32.0%	21.2%	31.2%	43.0%
Utah	45.7%	46.9%	39.0%	44.0%	43.9%	51.5%	35.1%
Wyoming	38.9%	39.9%	32.2%	38.2%	30.5%	35.3%	45.6%
Pacific:							
Alaska	38.1%	41.2%	21.9%	16.2% *	28.9%	38.3%	39.1%
California	34.3%	35.0%	30.6%	25.7%	23.4%	32.3%	39.9%
Hawaii	26.8%	27.6%	24.8%	21.7%	12.7%	27.0%	33.6%
Oregon	34.3%	35.3%	29.2%	23.6%	23.3%	29.1%	47.8%
Washington	30.3%	32.2%	19.4%	22.2% *	17.3% *	26.8%	39.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.D.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.32%	0.35%	1.02%	1.32%	1.34%	0.38%	0.52%
New England:							
Connecticut	1.77%	1.90%	5.21%	7.68%	4.67%	1.32%	4.27%
Maine	1.20%	1.44%	3.03%	5.05%	3.87%	1.64%	2.38%
Massachusetts	1.60%	1.59%	3.91%	3.72%	9.04% *	1.77%	3.12%
New Hampshire	1.06%	1.21%	3.15%	6.81%	2.71%	1.30%	2.36%
Rhode Island	1.61%	1.95%	4.05%	4.54%	2.43%	1.64%	2.98%
Vermont	1.12%	1.11%	3.55%	5.41%	4.30%	1.54%	3.97%
Middle Atlantic:							
New Jersey	1.37%	1.52%	3.80%	6.24%	5.00%	1.52%	2.56%
New York	1.75%	1.68%	4.05%	5.41%	3.95%	2.35%	1.77%
Pennsylvania	1.73%	1.82%	2.82%	4.33%	4.49%	2.37%	2.32%
East North Central:							
Illinois	1.74%	1.90%	3.86%	8.30%	4.59%	2.45%	2.37%
Indiana	1.94%	1.92%	7.04%	5.20%	4.99%	3.37%	3.80%
Michigan	1.54%	1.40%	4.73%	5.07%	3.41%	1.34%	3.39%
Ohio	1.39%	1.40%	5.01%	5.15%	5.11%	2.79%	2.49%
Wisconsin	1.12%	1.33%	5.00%	4.97%	4.44%	1.90%	3.23%
West North Central:							
Iowa	2.01%	2.49%	4.90%	5.80%	4.99%	1.74%	3.15%
Kansas	2.02%	2.71%	5.55%	9.79% *	2.64%	3.64%	2.68%
Minnesota	1.83%	2.03%	4.90%	5.71%	6.85%	1.51%	4.23%
Missouri	1.96%	2.02%	4.14%	5.73%	2.50%	2.40%	2.60%
Nebraska	1.87%	2.58%	4.06%	5.15%	5.46%	1.69%	3.67%
North Dakota	1.98%	2.13%	3.72%	8.66% *	4.96%	1.72%	4.25%
South Dakota	2.61%	3.18%	5.35%	4.89%	2.79%	3.63%	2.83%
South Atlantic:							
Delaware	2.01%	1.99%	7.49%	7.97%	6.61%	2.16%	3.27%
District of Columbia	1.96%	1.95%	5.50%	6.61%	4.78%	1.96%	3.58%
Florida	2.16%	2.10%	5.14%	9.07%	5.34%	0.99%	2.82%
Georgia	2.71%	2.71%	6.64%	7.28%	3.66%	3.61%	3.05%
Maryland	2.34%	2.61%	4.84%	6.19%	7.61%	2.73%	3.74%
North Carolina	1.52%	1.84%	4.74%	4.16%	6.00%	1.93%	2.71%
South Carolina	1.97%	2.57%	5.62%	5.25%	4.49%	2.55%	2.26%
Virginia	1.70%	1.51%	5.01%	4.10%	5.26%	1.93%	2.68%
West Virginia	3.45%	3.68%	5.88%	4.54%	2.62%	3.87%	5.26%

East South Central:							
Alabama	1.32%	1.59%	5.80%	9.02%	2.67%	1.84%	3.51%
Kentucky	1.57%	1.75%	2.91%	5.14%	4.13%	2.04%	4.64%
Mississippi	1.33%	1.57%	7.65%	4.78%	2.50%	2.51%	2.74%
Tennessee	1.36%	1.33%	7.59%	7.86%	4.04%	1.01%	3.06%
West South Central:							
Arkansas	1.84%	1.99%	5.96%	9.31%	4.25%	2.42%	2.82%
Louisiana	1.81%	2.18%	7.22%	3.29%	2.93%	3.26%	2.74%
Oklahoma	1.89%	2.06%	5.13%	7.83%	3.37%	2.90%	2.28%
Texas	1.07%	1.19%	5.36%	3.69%	6.12%	1.14%	1.80%
Mountain:							
Arizona	1.65%	1.81%	3.36%	3.97%	4.07%	1.95%	2.35%
Colorado	1.40%	1.45%	4.52%	7.65%	6.92%	1.89%	2.17%
Idaho	2.18%	2.60%	4.65%	7.57%	1.33%	3.11%	4.00%
Montana	2.96%	3.11%	3.48%	9.20%	3.75%	3.54%	9.68%
Nevada	1.60%	0.96%	5.62%	4.93%	3.68%	2.36%	2.09%
New Mexico	2.64%	2.84%	4.17%	6.34%	4.20%	3.60%	2.19%
Utah	1.68%	1.85%	6.64%	6.44%	8.42%	2.75%	2.30%
Wyoming	2.41%	2.70%	5.02%	8.54%	6.74%	2.64%	5.93%
Pacific:							
Alaska	3.51%	3.31%	3.51%	6.92% *	6.00%	6.16%	3.92%
California	1.05%	0.89%	3.07%	5.43%	1.67%	1.25%	1.71%
Hawaii	0.66%	0.53%	5.12%	4.73%	1.86%	1.57%	2.13%
Oregon	2.13%	1.92%	6.70%	4.13%	3.78%	1.98%	5.34%
Washington	1.80%	2.23%	3.76%	6.68% *	5.27% *	2.67%	3.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.1(2003) Average total employee-plus-one 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 States: United States, 2003

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	6,647	6,644	6,866	6,318	6,236	6,776	6,548
New England:							
Connecticut	7,507	7,445	8,006	6,284	6,072	7,808	7,005
Maine	7,031	7,046	7,307	5,933	7,103	7,343	6,576
Massachusetts	6,690	6,484	6,211	8,538	6,510	7,087	6,350
New Hampshire	7,517	7,470	7,697	7,832	7,499	7,842	6,325
Rhode Island	6,798	6,932	6,132	6,079	6,009	7,215	6,308
Vermont	7,080	6,990	7,344	7,666	8,998	7,143	6,651
Middle Atlantic:							
New Jersey	7,380	7,351	7,641	6,886	6,925	7,585	7,237
New York	6,842	6,824	7,281	6,740	6,797	7,079	6,459
Pennsylvania	6,820	6,661	7,307	7,815	6,313	7,232	6,325
East North Central:							
Illinois	7,098	7,093	6,854	8,044	7,108	7,470	6,580
Indiana	6,526	6,445	7,169	6,650	6,569	6,645	6,378
Michigan	7,099	7,201	6,904	6,058	7,118	7,772	6,198
Ohio	6,573	6,591	6,341	6,945	5,940	6,483	6,702
Wisconsin	7,106	7,204	7,989	5,285	7,066	7,299	6,904
West North Central:							
Iowa	6,462	6,449	7,336	5,155	5,520	6,692	6,426
Kansas	6,505	6,546	6,553	3,978	6,847	6,745	6,076
Minnesota	6,869	6,875	7,095	6,610	5,060	7,171	6,649
Missouri	6,482	6,561	6,121	6,854	6,143	6,723	6,170
Nebraska	6,706	6,648	7,059	6,784	6,853	6,857	6,454
North Dakota	5,657	5,670	5,937	5,426	5,570	5,631	5,696
South Dakota	6,673	6,439	7,716	6,680	7,514	6,330	6,985
South Atlantic:							
Delaware	6,798	6,836	6,235	6,956	6,703	6,741	6,843
District of Columbia	7,442	7,426	8,178	5,852	6,504	7,665	7,254
Florida	6,696	6,815	6,002	5,827	5,647	6,919	6,646
Georgia	6,627	6,670	6,589	5,540	7,360	6,505	6,605
Maryland	6,450	6,721	4,895	5,542	5,470	6,810	6,071
North Carolina	5,822	5,847	5,077	6,189	5,383	5,862	5,852
South Carolina	6,304	6,364	7,219	5,490	6,375	6,116	6,544
Virginia	6,277	6,386	5,870	5,356	6,436	6,239	6,308
West Virginia	7,088	7,166	6,493	6,452	5,560	7,614	6,640

East South Central:							
Alabama	6,121	6,363	5,261	4,625	6,503	5,961	6,212
Kentucky	6,489	6,521	7,231	5,406	7,236	6,393	6,306
Mississippi	6,143	6,083	7,064	5,275	6,152	6,052	6,233
Tennessee	6,549	6,491	7,784	6,276	6,867	6,277	6,959
West South Central:							
Arkansas	5,685	5,862	6,001	3,895 *	5,817	5,971	5,345
Louisiana	6,861	6,977	7,749	4,805	7,642	6,918	6,565
Oklahoma	6,331	6,249	6,956	6,615	7,036	6,438	6,141
Texas	6,642	6,663	7,067	5,966	5,748	6,900	6,466
Mountain:							
Arizona	6,205	6,230	6,255	5,587	5,591	5,810	6,648
Colorado	6,881	6,678	8,202	6,448	6,657	6,751	7,076
Idaho	6,254	6,003	6,127	7,731	5,793	6,173	6,433
Montana	6,672	6,765	6,643	5,649	6,646	6,213	7,520
Nevada	6,113	6,053	6,766	6,276	6,302	6,107	6,083
New Mexico	6,401	6,450	6,006	6,636	5,467	6,394	6,620
Utah	5,827	5,725	5,807	7,161	5,700	5,372	6,403
Wyoming	6,911	7,020	6,373	5,372	5,985	7,163	6,715
Pacific:							
Alaska	6,818	6,793	7,400	5,355	5,812	7,087	6,626
California	6,443	6,374	7,461	5,964	5,108	6,360	6,822
Hawaii	5,827	5,997	5,206	4,860	5,240	5,903	5,823
Oregon	6,178	6,108	6,375	7,586	6,155	6,032	6,503
Washington	6,524	6,564	6,145	6,638	7,354	6,302	6,795

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.1(2003) Standard error for average total employee-plus-one 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 States: United States, 2003

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	33.14	33.33	107.22	201.25	128.57	56.67	43.76
New England:							
Connecticut	238.09	238.66	911.68	1,232.48	1,156.03	363.76	461.19
Maine	185.40	153.57	829.18	1,352.85	867.60	209.66	355.34
Massachusetts	218.10	209.12	1,393.93	1,686.18	1,683.41	233.71	349.80
New Hampshire	164.96	182.02	1,222.69	899.53	1,098.22	146.70	581.62
Rhode Island	213.49	224.90	766.21	1,149.96	786.85	321.53	210.57
Vermont	222.73	228.58	537.75	868.96	1,493.93	267.46	283.76
Middle Atlantic:							
New Jersey	158.44	166.59	932.16	1,359.22	1,433.66	261.48	160.23
New York	208.32	227.74	563.64	1,059.49	323.93	242.44	195.95
Pennsylvania	248.48	245.13	849.02	632.70	438.52	255.68	337.61
East North Central:							
Illinois	185.06	278.21	1,073.18	1,672.04	1,154.79	222.55	292.93
Indiana	233.97	258.08	1,045.53	793.53	757.59	275.49	316.29
Michigan	230.73	320.30	718.04	764.57	646.62	402.09	283.64
Ohio	191.83	193.63	451.29	979.06	601.87	284.10	319.26
Wisconsin	422.41	414.96	724.92	1,082.07	917.94	256.02	739.61
West North Central:							
Iowa	284.42	411.70	1,785.63	996.74	691.31	391.23	379.06
Kansas	186.07	169.44	1,172.38	981.40	819.51	376.54	248.05
Minnesota	277.32	297.06	1,171.84	1,060.42	1,405.15	402.31	329.75
Missouri	214.02	298.32	858.71	1,102.51	674.76	444.10	575.25
Nebraska	190.23	134.14	842.72	1,207.88	415.16	283.76	576.47
North Dakota	152.59	141.65	464.54	1,019.86	707.38	201.54	317.54
South Dakota	220.24	202.58	1,241.41	1,556.67	1,389.66	277.58	272.32
South Atlantic:							
Delaware	231.31	247.91	743.87	1,642.45	1,093.93	310.83	256.54
District of Columbia	195.98	154.84	1,506.22	1,637.03	1,637.03	193.24	518.09
Florida	113.53	104.11	902.48	928.52	478.85	216.79	146.65
Georgia	113.35	121.79	1,193.41	1,234.44	1,156.87	301.99	176.32
Maryland	240.73	211.22	1,299.65	1,007.29	892.26	244.44	446.66
North Carolina	251.99	254.27	447.87	931.12	873.71	330.47	253.01
South Carolina	197.03	182.42	1,818.99	424.74	682.79	242.88	407.18
Virginia	267.30	288.68	248.76	452.23	528.20	299.71	426.28
West Virginia	242.63	258.63	812.97	1,766.41	647.31	304.70	328.54

East South Central:							
Alabama	224.39	236.82	1,405.73	1,010.32	1,581.36	240.54	427.33
Kentucky	184.45	362.10	865.18	1,046.42	659.83	162.30	378.26
Mississippi	207.44	204.20	1,565.91	1,148.79	263.92	407.29	365.86
Tennessee	177.50	188.62	1,250.33	1,636.98	1,232.86	207.05	203.67
West South Central:							
Arkansas	204.28	155.87	764.60	1,182.60 *	371.17	205.82	257.94
Louisiana	252.12	278.49	2,031.58	871.04	591.13	410.97	335.25
Oklahoma	257.76	279.31	1,107.11	1,749.48	880.91	257.74	346.61
Texas	208.96	231.38	1,048.22	491.69	278.41	282.72	206.19
Mountain:							
Arizona	198.82	228.47	991.25	1,096.88	618.36	268.41	294.36
Colorado	269.86	260.37	1,042.17	1,430.40	1,213.23	260.84	406.45
Idaho	263.26	266.55	910.70	1,497.44	488.37	351.08	504.08
Montana	250.70	266.64	588.74	1,078.96	395.42	240.15	965.01
Nevada	185.12	207.64	835.35	1,327.58	631.68	298.72	262.94
New Mexico	220.70	243.63	340.81	1,257.66	412.52	255.68	189.80
Utah	211.52	191.01	844.62	1,142.40	729.16	144.27	333.80
Wyoming	336.91	342.05	1,181.24	1,444.57	1,131.47	401.62	783.73
Pacific:							
Alaska	268.04	367.65	1,064.74	1,223.51	1,422.57	348.13	435.42
California	111.54	121.25	516.78	289.99	336.27	171.14	238.72
Hawaii	188.02	203.74	731.30	1,036.46	454.40	237.48	133.26
Oregon	132.26	144.21	1,111.86	1,187.17	724.04	198.66	381.12
Washington	160.38	95.10	1,012.18	963.77	1,260.64	262.44	318.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.2(2003) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	1,577	1,556	1,729	1,652	1,778	1,720	1,359
New England:							
Connecticut	1,876	1,943	1,620	1,407	1,581	2,006	1,627
Maine	1,912	1,837	2,394	2,382	2,146	2,044	1,669
Massachusetts	1,443	1,338	1,753	1,930	2,738	1,444	1,369
New Hampshire	2,113	2,082	2,450	1,607 *	2,916 *	2,214	1,594
Rhode Island	1,833	1,814	1,909 *	1,977	1,633 *	2,131	1,446
Vermont	1,562	1,544	1,417 *	1,871 *	1,829	1,711	1,118
Middle Atlantic:							
New Jersey	1,443	1,454	1,430	1,289 *	2,062	1,713	1,007
New York	1,247	1,179	2,328	1,380	1,394	1,363	1,040
Pennsylvania	1,230	1,179	1,468	1,419	918 *	1,416	1,023
East North Central:							
Illinois	1,431	1,402	1,652	1,794	2,107 *	1,662	1,028
Indiana	1,738	1,765	1,638	1,292 *	1,604	1,981	1,456
Michigan	1,324	1,286	1,749	1,139	1,221 *	1,564	1,026
Ohio	1,298	1,289	1,283 *	1,670	1,678 *	1,239	1,311
Wisconsin	1,940	1,949	2,063	1,720	1,488	2,392	1,526
West North Central:							
Iowa	1,564	1,455	2,550 *	1,456	1,804	2,013	1,051
Kansas	1,971	1,898	2,634	1,468	3,118	2,267	1,296
Minnesota	1,503	1,492	2,009	1,226	1,244	1,671	1,324
Missouri	1,668	1,711	1,638 *	377 *	2,209	1,850	1,314
Nebraska	1,779	1,686	2,616	1,206	2,132	1,948	1,440
North Dakota	1,465	1,119	1,528	2,443	2,159	1,215	1,577
South Dakota	1,867	1,841	1,762	2,332 *	2,031 *	2,007	1,611
South Atlantic:							
Delaware	1,578	1,534	1,895	3,079	3,484	1,537	1,542
District of Columbia	1,777	1,714	2,476	1,811	2,057 *	1,879	1,611
Florida	1,970	1,958	1,706	2,314	1,940	2,104	1,877
Georgia	1,646	1,595	2,010	1,771	1,285 *	2,051	1,399
Maryland	1,775	1,791	1,568 *	1,956	1,824	2,260	1,114
North Carolina	1,633	1,615	1,989	1,561	1,857	1,715	1,363
South Carolina	1,820	1,767	2,759	2,001	2,270	1,979	1,467
Virginia	1,653	1,557	2,208	2,255	1,545	1,706	1,593
West Virginia	1,321	1,314	1,228	2,011 *	1,611	1,329	1,184

East South Central:							
Alabama	1,283	1,356	1,188	679 *	1,459 *	1,118	1,427
Kentucky	1,601	1,606	1,889	1,228 *	2,073	1,639	1,329
Mississippi	1,507	1,493	1,486	2,008	1,568	1,651	1,327
Tennessee	1,804	1,759	2,553	2,456	3,108	1,864	1,495
West South Central:							
Arkansas	1,710	1,685	1,925	1,667 *	2,558	1,874	1,356
Louisiana	1,663	1,711	1,236 *	1,537	1,664 *	1,787	1,502
Oklahoma	1,678	1,660	2,056 *	943 *	1,673	1,805	1,556
Texas	1,745	1,722	2,327	1,736	2,121	1,862	1,507
Mountain:							
Arizona	1,502	1,577	1,144	789	1,092 *	1,790	1,283
Colorado	1,596	1,577	1,608 *	2,223	2,601	1,764	1,293
Idaho	1,680	1,598	1,678	2,121	1,913	1,699	1,613
Montana	2,002	2,041	2,287	1,174	2,266	1,976	1,924
Nevada	1,277	1,293	765 *	2,010 *	972 *	1,549	1,076
New Mexico	1,678	1,661	1,741	1,856	1,688	1,788	1,509
Utah	1,504	1,568	1,077	1,438	1,582	1,405	1,594
Wyoming	1,413	1,442	1,184 *	1,575 *	2,112	1,640	1,064
Pacific:							
Alaska	1,366	1,359	1,423 *	1,295	2,507 *	1,513	1,184
California	1,567	1,564	1,632	1,503	1,524	1,674	1,413
Hawaii	1,294	1,393	689 *	1,401	1,316	1,461	1,014
Oregon	1,765	1,756	1,608 *	2,510	2,547	1,829	1,443
Washington	1,430	1,348	1,850	1,935	3,748	1,358	1,183

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	28.20	30.21	75.37	79.45	84.98	36.41	50.14
New England:							
Connecticut	182.46	196.93	482.08	358.89	362.47	279.68	159.31
Maine	175.38	212.54	383.99	573.04	338.40	203.89	231.57
Massachusetts	102.72	122.56	496.86	429.45	724.68	122.74	166.18
New Hampshire	167.63	193.61	428.11	1,488.27 *	1,238.03 *	217.81	149.05
Rhode Island	210.60	208.77	906.21 *	548.35	533.16 *	267.94	188.43
Vermont	147.26	186.80	462.76 *	610.47 *	437.01	199.90	184.74
Middle Atlantic:							
New Jersey	98.38	118.04	247.61	492.40 *	508.52	171.00	133.94
New York	99.15	114.25	382.32	403.77	320.99	172.70	104.63
Pennsylvania	93.81	106.00	346.28	375.52	464.36 *	158.91	68.45
East North Central:							
Illinois	231.68	268.22	321.72	372.64	763.59 *	241.31	93.50
Indiana	213.91	265.55	204.78	573.28 *	241.85	295.89	214.18
Michigan	156.75	180.31	400.36	258.06	544.16 *	345.39	129.25
Ohio	89.26	98.18	450.00 *	349.61	679.40 *	224.18	127.81
Wisconsin	159.11	203.52	231.29	385.98	354.66	276.76	189.24
West North Central:							
Iowa	139.49	167.35	1,721.21 *	357.00	349.79	210.61	235.72
Kansas	137.41	128.25	698.21	395.88	496.04	219.79	272.29
Minnesota	91.00	92.68	476.28	338.61	260.96	124.43	155.10
Missouri	175.28	170.62	619.58 *	318.78 *	425.83	199.28	215.38
Nebraska	135.50	191.72	368.13	292.44	306.93	197.20	154.06
North Dakota	141.69	107.42	199.37	535.68	382.54	132.05	197.24
South Dakota	130.30	176.12	463.68	701.25 *	745.01 *	175.75	216.32
South Atlantic:							
Delaware	129.34	167.66	521.53	831.20	678.62	216.30	196.97
District of Columbia	127.80	127.01	546.97	470.79	1,453.87 *	169.46	204.46
Florida	73.54	78.99	292.17	458.17	402.29	105.66	145.75
Georgia	101.68	125.14	494.17	459.51	422.95 *	193.81	121.93
Maryland	228.90	266.76	560.95 *	388.55	359.83	253.75	158.47
North Carolina	84.97	114.00	424.82	316.65	365.18	155.31	132.37
South Carolina	185.38	189.73	707.10	506.05	457.67	276.82	192.30
Virginia	127.00	139.48	429.51	316.16	377.05	178.71	239.50
West Virginia	191.80	194.43	278.24	866.03 *	301.13	253.30	215.52

East South Central:							
Alabama	100.36	70.98	321.79	287.47 *	683.94 *	154.83	252.00
Kentucky	102.58	152.27	296.66	381.09 *	332.61	148.04	260.06
Mississippi	113.83	124.32	396.32	526.36	412.86	155.78	270.21
Tennessee	171.60	191.01	443.87	651.26	573.37	220.29	86.18
West South Central:							
Arkansas	116.85	186.25	359.68	591.08 *	557.68	239.99	65.37
Louisiana	143.04	138.07	466.06 *	332.74	793.93 *	167.16	135.91
Oklahoma	170.72	183.87	737.74 *	311.21 *	339.63	206.43	249.40
Texas	57.05	58.18	477.13	336.49	144.57	123.47	80.95
Mountain:							
Arizona	91.57	98.92	301.06	201.01	458.01 *	195.77	117.95
Colorado	117.75	123.06	511.58 *	561.74	478.65	146.49	141.55
Idaho	125.05	127.67	309.05	434.68	247.09	143.26	145.34
Montana	240.00	257.56	296.67	297.70	288.51	275.26	395.74
Nevada	113.00	130.22	392.21 *	835.32 *	295.95 *	136.98	222.25
New Mexico	127.65	137.73	274.68	496.15	264.86	199.05	159.31
Utah	107.30	136.31	273.10	372.06	409.80	160.92	161.27
Wyoming	228.67	241.14	456.62 *	609.99 *	541.82	264.63	226.48
Pacific:							
Alaska	132.11	136.81	476.42 *	343.83	897.51 *	155.76	212.46
California	74.52	83.90	443.31	259.50	196.72	114.19	111.85
Hawaii	93.28	116.71	285.92 *	399.56	292.35	164.18	179.28
Oregon	102.66	109.54	512.95 *	541.52	502.22	142.94	239.39
Washington	141.56	156.73	468.64	554.61	909.67	189.57	188.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.3(2003) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	23.7%	23.4%	25.2%	26.1%	28.5%	25.4%	20.8%
New England:							
Connecticut	25.0%	26.1%	20.2%	22.4%	26.0%	25.7%	23.2%
Maine	27.2%	26.1%	32.8%	40.2%	30.2%	27.8%	25.4%
Massachusetts	21.6%	20.6%	28.2% *	22.6%	42.1%	20.4%	21.6%
New Hampshire	28.1%	27.9%	31.8%	20.5% *	38.9%	28.2%	25.2%
Rhode Island	27.0%	26.2%	31.1%	32.5%	27.2%	29.5%	22.9%
Vermont	22.1%	22.1%	19.3% *	24.4% *	20.3%	24.0%	16.8%
Middle Atlantic:							
New Jersey	19.6%	19.8%	18.7%	18.7% *	29.8% *	22.6%	13.9%
New York	18.2%	17.3%	32.0%	20.5% *	20.5%	19.3%	16.1%
Pennsylvania	18.0%	17.7%	20.1%	18.2% *	14.5% *	19.6%	16.2%
East North Central:							
Illinois	20.2%	19.8%	24.1%	22.3%	29.6%	22.2%	15.6%
Indiana	26.6%	27.4%	22.8%	19.4% *	24.4%	29.8%	22.8%
Michigan	18.7%	17.9%	25.3%	18.8%	17.2% *	20.1%	16.5%
Ohio	19.8%	19.6%	20.2% *	24.0% *	28.2%	19.1%	19.6%
Wisconsin	27.3%	27.1%	25.8%	32.5%	21.1%	32.8%	22.1%
West North Central:							
Iowa	24.2%	22.6%	34.8%	28.2%	32.7%	30.1%	16.4%
Kansas	30.3%	29.0%	40.2%	36.9%	45.5%	33.6%	21.3%
Minnesota	21.9%	21.7%	28.3%	18.5% *	24.6% *	23.3%	19.9%
Missouri	25.7%	26.1%	26.8%	5.5% *	36.0%	27.5%	21.3%
Nebraska	26.5%	25.4%	37.1%	17.8%	31.1%	28.4%	22.3%
North Dakota	25.9%	19.7%	25.7%	45.0%	38.8%	21.6%	27.7%
South Dakota	28.0%	28.6%	22.8%	34.9%	27.0%	31.7%	23.1%
South Atlantic:							
Delaware	23.2%	22.4%	30.4%	44.3%	52.0%	22.8%	22.5%
District of Columbia	23.9%	23.1%	30.3%	31.0%	31.6% *	24.5%	22.2%
Florida	29.4%	28.7%	28.4%	39.7%	34.4%	30.4%	28.2%
Georgia	24.8%	23.9%	30.5%	32.0%	17.5% *	31.5%	21.2%
Maryland	27.5%	26.7%	32.0%	35.3%	33.4%	33.2%	18.3%
North Carolina	28.0%	27.6%	39.2%	25.2% *	34.5%	29.2%	23.3%
South Carolina	28.9%	27.8%	38.2% *	36.5%	35.6%	32.4%	22.4%
Virginia	26.3%	24.4%	37.6%	42.1%	24.0% *	27.4%	25.2%
West Virginia	18.6%	18.3%	18.9%	31.2%	29.0%	17.5%	17.8%

East South Central:							
Alabama	21.0%	21.3%	22.6%	14.7% *	22.4% *	18.7%	23.0%
Kentucky	24.7%	24.6%	26.1%	22.7%	28.6%	25.6%	21.1%
Mississippi	24.5%	24.5%	21.0%	38.1%	25.5%	27.3%	21.3%
Tennessee	27.5%	27.1%	32.8%	39.1%	45.3%	29.7%	21.5%
West South Central:							
Arkansas	30.1%	28.8%	32.1%	42.8% *	44.0%	31.4%	25.4%
Louisiana	24.2%	24.5%	15.9% *	32.0%	21.8% *	25.8%	22.9%
Oklahoma	26.5%	26.6%	29.6% *	14.3% *	23.8%	28.0%	25.3%
Texas	26.3%	25.8%	32.9%	29.1%	36.9%	27.0%	23.3%
Mountain:							
Arizona	24.2%	25.3%	18.3% *	14.1% *	19.5% *	30.8%	19.3%
Colorado	23.2%	23.6%	19.6% *	34.5%	39.1%	26.1%	18.3%
Idaho	26.9%	26.6%	27.4%	27.4%	33.0%	27.5%	25.1%
Montana	30.0%	30.2%	34.4%	20.8%	34.1%	31.8%	25.6%
Nevada	20.9%	21.4%	11.3% *	32.0%	15.4% *	25.4%	17.7%
New Mexico	26.2%	25.8%	29.0%	28.0%	30.9%	28.0%	22.8%
Utah	25.8%	27.4%	18.5%	20.1%	27.7% *	26.1%	24.9%
Wyoming	20.4%	20.5%	18.6%	29.3%	35.3%	22.9%	15.8%
Pacific:							
Alaska	20.0%	20.0%	19.2% *	24.2%	43.1%	21.3%	17.9%
California	24.3%	24.5%	21.9%	25.2%	29.8%	26.3%	20.7%
Hawaii	22.2%	23.2%	13.2% *	28.8%	25.1% *	24.8%	17.4%
Oregon	28.6%	28.8%	25.2% *	33.1%	41.4%	30.3%	22.2%
Washington	21.9%	20.5%	30.1%	29.1%	51.0%	21.6%	17.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.3(2003) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	0.36%	0.40%	1.10%	1.36%	1.13%	0.46%	0.80%
New England:							
Connecticut	2.21%	2.29%	5.58%	5.95%	5.72%	3.56%	2.68%
Maine	2.11%	2.59%	5.21%	9.32%	5.95%	2.46%	3.34%
Massachusetts	1.60%	2.07%	10.23% *	5.23%	11.04%	1.58%	2.77%
New Hampshire	2.35%	2.61%	4.99%	12.55% *	9.52%	3.01%	2.08%
Rhode Island	2.21%	2.33%	8.59%	6.71%	6.05%	3.07%	2.53%
Vermont	1.92%	2.23%	6.34% *	8.13% *	5.71%	2.42%	2.23%
Middle Atlantic:							
New Jersey	1.23%	1.53%	5.15%	7.31% *	12.19% *	2.31%	1.72%
New York	1.06%	1.27%	6.30%	8.72% *	5.27%	1.95%	1.38%
Pennsylvania	1.39%	1.54%	4.80%	7.35% *	7.21% *	2.23%	1.35%
East North Central:							
Illinois	2.64%	2.92%	5.12%	4.40%	8.33%	3.04%	1.14%
Indiana	2.77%	3.33%	3.63%	6.68% *	6.18%	3.84%	2.82%
Michigan	1.59%	1.88%	4.95%	5.59%	9.49% *	2.82%	1.91%
Ohio	1.26%	1.22%	6.22% *	7.69% *	7.36%	3.31%	2.10%
Wisconsin	3.36%	3.93%	3.90%	6.13%	3.74%	4.46%	3.02%
West North Central:							
Iowa	1.96%	2.19%	9.69%	7.37%	6.14%	2.53%	3.03%
Kansas	1.71%	1.47%	8.54%	9.99%	7.23%	2.02%	3.33%
Minnesota	1.48%	1.61%	8.05%	10.48% *	9.91% *	2.38%	1.96%
Missouri	2.85%	2.89%	7.58%	5.73% *	5.48%	3.31%	3.25%
Nebraska	1.71%	2.84%	4.76%	5.31%	5.60%	2.60%	2.50%
North Dakota	2.74%	2.21%	3.97%	9.94%	5.80%	2.59%	3.84%
South Dakota	1.87%	2.61%	5.29%	8.33%	8.02%	2.77%	3.24%
South Atlantic:							
Delaware	1.81%	2.15%	7.77%	12.04%	10.08%	2.38%	3.32%
District of Columbia	1.51%	1.72%	6.33%	8.16%	10.66% *	2.08%	4.18%
Florida	1.12%	1.33%	8.30%	6.67%	6.22%	1.56%	1.99%
Georgia	1.46%	1.81%	7.22%	8.00%	5.95% *	2.38%	2.01%
Maryland	2.69%	3.36%	8.50%	7.48%	6.64%	3.19%	2.45%
North Carolina	1.65%	2.27%	9.85%	9.62% *	8.28%	2.63%	1.82%
South Carolina	2.70%	2.84%	12.40% *	6.08%	7.01%	4.17%	3.68%
Virginia	1.98%	2.18%	6.23%	5.42%	7.38% *	3.06%	2.22%
West Virginia	2.56%	2.70%	3.76%	6.99%	5.65%	3.20%	3.08%

East South Central:							
Alabama	1.39%	0.81%	6.03%	5.76% *	7.27% *	2.42%	3.19%
Kentucky	1.66%	1.85%	4.97%	5.52%	6.94%	2.30%	3.13%
Mississippi	1.49%	1.63%	6.07%	9.96%	5.94%	4.23%	2.32%
Tennessee	2.43%	2.87%	6.18%	10.52%	9.64%	3.17%	1.31%
West South Central:							
Arkansas	2.83%	3.85%	5.47%	13.08% *	7.10%	4.23%	2.25%
Louisiana	2.19%	1.67%	7.19% *	5.79%	8.48% *	2.82%	1.83%
Oklahoma	1.99%	1.86%	10.18% *	5.58% *	5.62%	3.01%	2.84%
Texas	1.25%	1.22%	6.54%	4.67%	2.93%	1.74%	1.51%
Mountain:							
Arizona	1.44%	1.63%	9.54% *	6.51% *	8.67% *	2.33%	2.11%
Colorado	1.97%	1.74%	7.77% *	9.68%	8.30%	2.32%	2.59%
Idaho	1.45%	2.41%	5.70%	4.75%	2.74%	2.20%	2.22%
Montana	3.00%	3.24%	4.46%	5.92%	3.88%	3.45%	4.73%
Nevada	1.69%	1.93%	5.72% *	9.19%	10.67% *	2.67%	3.06%
New Mexico	1.96%	2.12%	4.64%	8.16%	5.63%	2.96%	2.63%
Utah	1.51%	2.16%	4.49%	5.21%	8.65% *	3.41%	2.32%
Wyoming	3.04%	3.26%	5.42%	7.94%	6.38%	3.26%	3.87%
Pacific:							
Alaska	1.68%	1.77%	6.68% *	6.27%	10.61%	2.22%	2.19%
California	1.29%	1.13%	4.06%	5.21%	2.80%	2.02%	1.27%
Hawaii	1.99%	2.38%	10.42% *	8.01%	9.91% *	2.98%	3.25%
Oregon	1.16%	1.23%	8.17% *	7.52%	6.95%	1.96%	3.53%
Washington	2.00%	2.32%	7.00%	8.71%	10.99%	2.28%	3.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	16.5%	16.8%	15.6%	14.6%	13.1%	15.7%	18.6%
New England:							
Connecticut	17.2%	17.5%	16.7%	13.3%	10.8%	17.9%	16.6%
Maine	19.3%	20.1%	16.3%	13.6%	16.7%	18.4%	21.5%
Massachusetts	13.6%	13.6%	11.5%	15.8%	13.8% *	10.8%	17.5%
New Hampshire	16.4%	16.9%	13.8%	15.3%	13.9%	18.4%	11.8%
Rhode Island	14.4%	14.6%	14.9%	11.5%	5.6% *	13.8%	18.5%
Vermont	18.8%	19.2%	13.6%	22.4% *	10.3% *	21.4%	15.4%
Middle Atlantic:							
New Jersey	18.4%	18.6%	19.1%	13.7%	24.0%	16.1%	20.9%
New York	14.1%	14.6%	10.0%	11.9%	9.9%	13.5%	16.2%
Pennsylvania	20.4%	20.4%	21.3%	19.7%	15.7%	19.5%	23.4%
East North Central:							
Illinois	15.7%	16.0%	13.9%	11.1%	13.6%	14.1%	19.0%
Indiana	18.3%	18.7%	17.9%	12.5% *	11.3%	17.8%	20.2%
Michigan	18.3%	18.2%	17.1%	21.7%	18.6%	17.4%	19.4%
Ohio	17.8%	18.2%	17.8%	10.3% *	10.7% *	15.4%	21.8%
Wisconsin	15.0%	14.4%	20.0%	14.2% *	15.1%	13.1%	17.7%
West North Central:							
Iowa	13.2%	13.7%	10.5%	11.8% *	10.6%	11.0%	17.9%
Kansas	16.6%	17.1%	15.9%	8.1%	9.8%	16.4%	19.8%
Minnesota	13.5%	14.3%	11.5%	8.8%	11.4%	11.6%	17.0%
Missouri	15.0%	14.1%	19.8%	16.6%	11.5%	14.5%	16.7%
Nebraska	17.3%	17.7%	15.3%	16.8%	16.4%	17.3%	17.7%
North Dakota	12.9%	11.4%	14.6%	19.0%	7.9%	10.9%	18.0%
South Dakota	11.7%	10.9%	15.2%	13.4%	8.8%	9.4%	21.1%
South Atlantic:							
Delaware	17.4%	18.0%	13.1%	10.0%	6.1% *	18.4%	17.8%
District of Columbia	14.9%	14.9%	14.6%	15.2%	17.6%	13.2%	17.5%
Florida	17.8%	19.1%	10.2%	14.5%	11.0%	16.2%	20.5%
Georgia	16.3%	16.4%	16.9%	13.2%	14.3%	14.6%	18.4%
Maryland	16.7%	16.2%	19.7%	18.3%	15.2%	15.5%	18.8%
North Carolina	17.5%	17.5%	16.7%	18.1%	13.9%	17.3%	19.7%
South Carolina	15.2%	15.2%	8.5%	20.2%	14.6%	15.1%	15.5%
Virginia	17.6%	18.3%	12.3% *	18.3%	10.8%	17.6%	19.6%
West Virginia	17.4%	17.5%	18.2%	12.1%	13.0%	19.3%	16.3%

East South Central:							
Alabama	10.2%	9.8%	15.9%	10.9% *	6.3% *	8.9%	14.7%
Kentucky	15.0%	14.2%	17.6%	18.2%	13.5%	14.2%	17.3%
Mississippi	15.2%	15.1%	19.8%	9.9%	14.5%	13.9%	17.2%
Tennessee	16.7%	17.7%	11.9% *	4.1% *	11.8%	18.8%	14.9%
West South Central:							
Arkansas	13.0%	13.0%	12.7%	13.3% *	9.8% *	12.4%	14.8%
Louisiana	17.1%	17.3%	23.9%	12.3%	14.3%	17.4%	17.6%
Oklahoma	17.8%	17.6%	23.2% *	12.6%	11.7%	16.6%	20.6%
Texas	17.5%	17.8%	13.5%	15.9%	12.0%	17.9%	18.6%
Mountain:							
Arizona	16.0%	16.1%	14.4%	17.1%	13.5%	15.1%	17.3%
Colorado	15.9%	16.3%	16.0%	8.3% *	8.8% *	16.0%	16.7%
Idaho	18.0%	17.9%	15.9%	21.1%	15.4%	17.9%	18.7%
Montana	16.1%	17.0%	12.2%	13.8%	16.0%	16.6%	15.4%
Nevada	17.0%	17.6%	13.1%	13.2%	18.0%	16.0%	17.8%
New Mexico	17.4%	17.8%	15.5%	17.4% *	12.9%	17.3%	19.1%
Utah	15.9%	16.2%	13.5%	17.6%	18.6%	12.7%	21.1%
Wyoming	14.8%	15.0%	15.1%	9.5%	6.7% *	15.7%	15.9%
Pacific:							
Alaska	15.0%	14.5%	17.7%	18.7%	7.8% *	11.1%	23.1%
California	16.7%	16.9%	15.3%	15.0%	15.0%	16.3%	17.7%
Hawaii	13.3%	13.3%	15.7%	9.7%	7.0%	13.1%	17.0%
Oregon	16.0%	16.1%	15.9%	13.8%	14.6%	16.4%	15.4%
Washington	16.9%	16.9%	17.8%	15.2%	11.4%	17.4%	17.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.E.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

		Percent Full-Time Employees			Percent Low-Wage Employees		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%** **	**Unknown**
United States	0.20%	0.22%	0.54%	0.74%	0.74%	0.27%	0.56%
New England:							
Connecticut	1.28%	1.26%	2.91%	3.40%	3.13%	1.15%	2.05%
Maine	1.15%	1.42%	3.28%	3.11%	2.26%	1.22%	1.62%
Massachusetts	1.53%	1.73%	2.70%	3.01%	4.62% *	1.43%	2.77%
New Hampshire	1.32%	1.28%	3.16%	3.37%	3.01%	1.34%	1.89%
Rhode Island	1.08%	1.26%	3.33%	2.56%	1.71% *	1.55%	1.67%
Vermont	1.25%	0.88%	2.87%	7.06% *	5.08% *	1.23%	2.52%
Middle Atlantic:							
New Jersey	0.81%	1.04%	3.45%	3.10%	5.12%	1.36%	1.73%
New York	1.05%	1.35%	2.26%	2.38%	1.08%	1.32%	1.13%
Pennsylvania	1.07%	1.13%	4.16%	3.72%	3.36%	1.02%	2.75%
East North Central:							
Illinois	1.13%	1.34%	2.62%	3.34%	3.43%	0.88%	2.66%
Indiana	1.19%	1.43%	2.56%	4.24% *	2.16%	2.10%	1.88%
Michigan	0.76%	0.88%	1.75%	4.05%	3.96%	1.16%	2.73%
Ohio	0.87%	1.00%	2.69%	3.22% *	3.79% *	1.45%	1.59%
Wisconsin	0.97%	1.05%	3.91%	4.30% *	3.50%	0.97%	1.30%
West North Central:							
Iowa	1.56%	1.81%	2.07%	3.83% *	2.33%	1.26%	2.45%
Kansas	1.09%	1.19%	3.39%	2.07%	1.78%	1.69%	2.55%
Minnesota	1.41%	1.67%	2.55%	2.46%	2.66%	1.10%	2.39%
Missouri	0.96%	1.08%	3.43%	3.99%	1.95%	1.49%	1.98%
Nebraska	1.30%	1.60%	3.71%	3.16%	2.23%	1.52%	2.07%
North Dakota	1.32%	1.26%	1.93%	4.81%	1.24%	1.39%	3.11%
South Dakota	1.22%	1.37%	3.05%	3.54%	2.53%	1.32%	2.93%
South Atlantic:							
Delaware	1.18%	1.29%	2.60%	2.78%	2.79% *	2.03%	2.53%
District of Columbia	1.13%	1.23%	2.91%	4.33%	4.29%	1.19%	1.55%
Florida	1.44%	1.58%	1.98%	2.33%	1.88%	0.86%	2.21%
Georgia	0.96%	1.04%	3.97%	3.43%	4.09%	1.45%	1.25%
Maryland	0.89%	0.80%	3.12%	3.41%	3.68%	1.06%	2.62%
North Carolina	1.08%	1.22%	4.38%	2.97%	2.40%	1.69%	2.43%
South Carolina	1.41%	1.57%	2.49%	3.48%	2.88%	1.47%	2.65%
Virginia	1.00%	0.88%	3.72% *	4.10%	3.18%	0.84%	1.56%
West Virginia	1.91%	2.15%	3.53%	3.31%	2.23%	2.76%	1.23%

East South Central:							
Alabama	1.13%	1.31%	4.58%	5.07% *	2.08% *	1.39%	1.95%
Kentucky	1.30%	1.42%	2.84%	4.47%	2.15%	1.56%	3.04%
Mississippi	0.96%	0.85%	5.34%	2.62%	2.29%	1.52%	1.68%
Tennessee	1.07%	1.09%	4.50% *	1.43% *	2.63%	1.82%	1.86%
West South Central:							
Arkansas	0.88%	1.07%	2.39%	4.60% *	3.03% *	1.45%	1.20%
Louisiana	0.79%	1.11%	6.67%	2.63%	2.68%	1.07%	2.18%
Oklahoma	1.40%	1.82%	10.21% *	3.35%	1.90%	1.32%	2.80%
Texas	0.62%	0.61%	2.28%	1.53%	2.88%	0.90%	0.68%
Mountain:							
Arizona	1.23%	1.28%	4.08%	3.63%	2.32%	1.11%	2.15%
Colorado	1.04%	1.33%	3.08%	2.59% *	4.10% *	1.33%	2.29%
Idaho	1.30%	1.16%	2.84%	4.54%	2.89%	1.14%	2.27%
Montana	1.04%	1.50%	1.72%	3.86%	2.28%	0.95%	3.10%
Nevada	1.09%	1.30%	3.37%	2.47%	2.53%	1.88%	1.24%
New Mexico	1.04%	1.26%	1.95%	9.70% *	2.81%	1.81%	1.92%
Utah	1.11%	1.64%	2.01%	3.98%	2.96%	1.21%	1.69%
Wyoming	1.02%	1.21%	3.03%	2.41%	2.43% *	2.13%	2.22%
Pacific:							
Alaska	1.06%	1.27%	2.93%	4.32%	3.98% *	1.74%	2.58%
California	0.71%	0.73%	1.17%	1.74%	1.06%	0.58%	1.48%
Hawaii	1.52%	1.56%	3.75%	2.60%	1.31%	1.65%	2.62%
Oregon	1.32%	1.53%	2.57%	2.94%	3.00%	1.48%	3.19%
Washington	1.00%	0.94%	3.43%	3.50%	2.81%	1.41%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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