

Table VIII.E.3(2004) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23.6%	24.9%	29.0%	23.9%	20.6%
New England:					
Connecticut	20.9%	25.8%	24.0%	18.2%	20.4%
Maine	27.6%	38.9%	34.5%	25.3%	24.3%
Massachusetts	23.2%	26.9%	26.5%	22.0%	22.0%
New Hampshire	23.7%	28.3%	33.8%	28.3%	18.3%
Rhode Island	21.3%	32.0%	32.3%	11.4% *	19.9%
Vermont	20.0%	29.1%	29.0%	24.2%	14.1%
Middle Atlantic:					
New Jersey	19.9%	17.9% *	25.0%	20.0%	18.3%
New York	20.2%	31.3%	27.6%	20.6%	15.7%
Pennsylvania	21.5%	22.1%	25.2%	22.2%	18.8%
East North Central:					
Illinois	22.9%	24.5%	22.2%	22.4%	23.5%
Indiana	22.0%	22.0%	25.1%	25.5%	17.9%
Michigan	17.3%	24.8%	22.8%	20.5%	9.9% *
Ohio	20.6%	9.1% *	27.1%	22.4%	20.5%
Wisconsin	22.8%	28.7%	28.1%	23.0%	18.3%
West North Central:					
Iowa	24.5%	17.8%	30.7%	21.0%	24.9%
Kansas	24.1%	28.2%	30.4%	20.5%	23.4%
Minnesota	22.5%	27.7%	28.3%	21.7%	20.2%
Missouri	23.7%	32.7%	25.0%	24.3%	21.2%
Nebraska	25.0%	22.5% *	31.2%	19.3%	27.7%
North Dakota	26.3%	36.0%	40.3%	22.6%	20.3% *
South Dakota	29.5%	41.5%	29.1%	32.9%	17.0% *
South Atlantic:					
Delaware	21.3%	26.4%	33.1%	22.3%	15.8%
District of Columbia	19.5%	32.6%	25.3%	16.8%	17.1%
Florida	27.1%	22.8%	31.7%	29.6%	24.9%
Georgia	26.5%	24.4%	33.5%	34.1%	18.2%
Maryland	24.4%	25.0%	22.5%	22.7%	26.9%
North Carolina	26.5%	36.1%	25.9%	26.7%	24.9%
South Carolina	25.3%	27.4%	28.0%	25.1%	22.6%
Virginia	25.7%	28.2%	35.8%	23.2%	21.9%
West Virginia	22.6%	24.3%	23.4%	29.3%	15.7%
East South Central:					
Alabama	18.3%	9.4% *	31.5%	27.9%	17.6% *
Kentucky	22.3%	31.9%	26.9%	18.2%	19.5%
Mississippi	26.2%	27.5%	21.2%	33.6%	21.9%
Tennessee	27.3%	33.9%	37.3%	28.0%	22.1%
West South Central:					
Arkansas	25.7%	34.4%	32.4%	24.0%	21.7%
Louisiana	31.0%	38.7% *	30.2%	29.2%	30.6%
Oklahoma	26.6%	22.4%	42.1%	26.1%	23.9%
Texas	27.1%	26.6%	29.2%	28.5%	25.5%
Mountain:					
Arizona	27.5%	37.6%	26.7%	26.7%	27.0%
Colorado	24.7%	29.9%	34.5%	24.8%	19.1%
Idaho	21.7%	22.3% *	31.4%	20.2%	18.3%
Montana	26.4%	24.9%	34.6%	21.7%	27.0%
Nevada	25.4%	23.6%	22.0%	20.4%	29.7%
New Mexico	20.2%	32.6%	19.9% *	29.2%	14.4% *
Utah	32.3%	28.5%	31.1%	32.2%	34.3%
Wyoming	23.5%	26.4%	23.4%	34.4%	15.7%
Pacific:					
Alaska	23.2%	13.4%	32.3%	25.3%	18.5%
California	24.3%	31.4%	32.0%	23.4%	20.3%
Hawaii	27.3%	24.5%	31.7%	26.1%	26.8%
Oregon	21.8%	24.9%	28.2%	19.6%	18.5%
Washington	21.9%	27.1%	27.7%	20.0%	20.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table VIII.E.3(2004) 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 average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.53%	1.07%	0.72%	0.37%	0.82%
New England:					
Connecticut	1.20%	5.09%	3.55%	2.47%	1.02%
Maine	2.14%	8.67%	3.60%	1.87%	3.31%
Massachusetts	0.79%	7.48%	4.60%	3.36%	1.44%
New Hampshire	1.57%	6.55%	2.78%	2.04%	3.11%
Rhode Island	2.51%	6.92%	5.83%	6.16% *	2.61%
Vermont	2.56%	7.42%	5.20%	5.88%	3.92%
Middle Atlantic:					
New Jersey	1.26%	5.57% *	3.27%	2.69%	2.55%
New York	0.85%	4.07%	3.11%	1.38%	1.75%
Pennsylvania	1.30%	4.06%	3.24%	1.68%	1.30%
East North Central:					
Illinois	2.78%	4.45%	2.40%	2.48%	4.85%
Indiana	1.60%	4.80%	2.43%	2.62%	3.36%
Michigan	2.44%	4.84%	3.10%	3.07%	4.23% *
Ohio	2.14%	8.49% *	3.81%	1.47%	2.52%
Wisconsin	1.68%	6.34%	4.55%	2.26%	2.10%
West North Central:					
Iowa	1.14%	4.84%	4.16%	2.51%	4.51%
Kansas	2.41%	6.58%	6.45%	3.38%	3.37%
Minnesota	1.23%	4.49%	5.34%	3.00%	1.39%
Missouri	2.49%	5.68%	4.28%	4.38%	2.79%
Nebraska	2.19%	9.49% *	5.16%	3.71%	3.12%
North Dakota	5.09%	9.06%	8.09%	5.42%	10.13% *
South Dakota	3.01%	10.40%	5.37%	5.82%	5.47% *
South Atlantic:					
Delaware	1.46%	7.18%	4.32%	3.47%	1.39%
District of Columbia	1.77%	4.39%	3.34%	3.02%	3.64%
Florida	2.58%	4.39%	4.12%	3.32%	4.45%
Georgia	0.94%	5.42%	3.23%	4.12%	1.94%
Maryland	2.89%	5.23%	2.00%	2.43%	6.86%
North Carolina	2.50%	6.53%	3.72%	3.76%	3.26%
South Carolina	1.42%	6.04%	3.41%	3.66%	2.19%
Virginia	1.28%	6.85%	4.38%	2.30%	2.28%
West Virginia	1.61%	5.70%	4.05%	3.17%	2.42%
East South Central:					
Alabama	3.05%	5.03% *	5.98%	4.10%	5.46% *
Kentucky	2.52%	8.99%	1.73%	3.55%	3.52%
Mississippi	3.01%	6.25%	4.18%	4.92%	3.61%
Tennessee	2.24%	6.01%	7.71%	4.83%	3.17%
West South Central:					
Arkansas	1.38%	6.22%	5.54%	4.82%	3.21%
Louisiana	2.40%	11.70% *	6.31%	7.72%	4.19%
Oklahoma	1.91%	6.13%	7.63%	2.41%	3.43%
Texas	1.35%	2.88%	3.79%	2.71%	2.54%
Mountain:					
Arizona	1.59%	8.58%	5.64%	2.08%	3.16%
Colorado	1.55%	5.62%	4.11%	2.46%	2.35%
Idaho	3.31%	10.66% *	5.86%	4.08%	3.88%
Montana	3.45%	6.78%	7.00%	5.90%	4.37%
Nevada	2.96%	2.55%	3.32%	4.77%	3.62%
New Mexico	2.88%	6.74%	6.52% *	4.10%	4.53% *
Utah	3.16%	4.61%	4.37%	4.60%	5.28%
Wyoming	1.97%	7.84%	5.26%	3.69%	3.26%
Pacific:					
Alaska	1.64%	3.93%	3.83%	3.72%	2.22%
California	0.95%	3.54%	3.76%	2.09%	1.53%
Hawaii	1.37%	4.49%	4.42%	3.64%	2.02%
Oregon	1.92%	5.98%	3.01%	2.06%	3.12%
Washington	2.40%	6.14%	2.56%	4.32%	3.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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