

**Table VII.D.2.a(2002) 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, 2002: (43 States are shown separately)**

| Division and State          | Total  | Percent Full-Time Employees |        |               | Percent Low-Wage Employees ** |               |         |
|-----------------------------|--------|-----------------------------|--------|---------------|-------------------------------|---------------|---------|
|                             |        | 75% or more                 | 50-74% | Less than 50% | 50% or more                   | Less than 50% | Unknown |
| United States               | 2,084  | 2,018                       | 2,511  | 2,477         | 2,530                         | 2,159         | 1,896   |
| New England:                |        |                             |        |               |                               |               |         |
| Connecticut                 | 2,515  | 2,432                       | 3,470  | 1,730*        | 3,258                         | 2,775         | 1,993   |
| Maine                       | 3,331  | 3,038                       | 4,343  | 5,774         | 5,111                         | 3,534         | 2,641   |
| Massachusetts               | 2,184  | 2,037                       | 2,529  | 4,218         | 2,952                         | 2,180         | 2,008   |
| New Hampshire               | 2,550  | 2,576                       | 1,886  | 3,262         | 3,199                         | 2,594         | 2,060   |
| Middle Atlantic:            |        |                             |        |               |                               |               |         |
| New Jersey                  | 1,772  | 1,726                       | 1,979  | 2,645*        | 2,334*                        | 1,589         | 1,882   |
| New York                    | 1,821  | 1,855                       | 1,587* | 2,140*        | 2,592                         | 1,795         | 1,561   |
| Pennsylvania                | 1,475  | 1,381                       | 2,582  | 1,084*        | 857*                          | 1,525         | 1,513*  |
| East North Central:         |        |                             |        |               |                               |               |         |
| Illinois                    | 1,994  | 1,815                       | 3,080  | 4,154         | 3,441*                        | 1,998         | 1,810   |
| Indiana                     | 1,929  | 1,873                       | 1,684* | 2,909         | 4,963                         | 1,544         | 2,062   |
| Michigan                    | 1,351  | 1,152                       | 2,161  | 2,248         | 2,638                         | 924           | 1,427   |
| Ohio                        | 2,627  | 2,538*                      | 2,954  | 3,749         | 3,596                         | 3,603         | 1,470   |
| Wisconsin                   | 1,484  | 1,252*                      | 2,791  | 1,262         | 1,572*                        | 2,168         | 795*    |
| West North Central:         |        |                             |        |               |                               |               |         |
| Iowa                        | 1,611  | 1,477                       | 2,392* | 1,742         | 2,155                         | 1,749         | 1,029*  |
| Kansas                      | 1,970  | 1,890                       | 2,249  | 2,320*        | 2,329*                        | 1,907         | 2,040   |
| Minnesota                   | 2,210  | 1,915                       | 4,550  | 2,262         | 1,730                         | 2,326         | 2,027   |
| Missouri                    | 2,173  | 2,212                       | 2,218* | 1,615*        | 1,191*                        | 2,658         | 1,211   |
| Nebraska                    | 2,189  | 2,102                       | 3,347  | .             | 2,235*                        | 2,129         | 2,585   |
| South Atlantic:             |        |                             |        |               |                               |               |         |
| Delaware                    | 1,553  | 1,609                       | 1,124* | 1,426         | 2,880                         | 2,267         | 1,026*  |
| Florida                     | 2,268  | 2,203                       | 3,524  | 3,343         | 3,436                         | 2,386         | 1,935   |
| Georgia                     | 2,365  | 2,388                       | 3,116* | 1,468*        | 3,291                         | 2,841         | 1,624   |
| Maryland                    | 2,539  | 2,416                       | 4,833  | 1,741         | 3,029                         | 2,929         | 2,087   |
| North Carolina              | 2,040  | 2,019                       | 2,911  | 3,012*        | 2,462                         | 1,863         | 2,214   |
| South Carolina              | 2,348  | 2,446                       | 1,552* | 3,192*        | 2,262*                        | 2,304         | 2,385   |
| Virginia                    | 2,625  | 2,645                       | 2,370* | 2,488         | 2,270*                        | 2,809         | 2,593   |
| West Virginia               | 1,860  | 1,872                       | 1,607* | 2,027*        | 2,125                         | 1,811         | 1,791   |
| East South Central:         |        |                             |        |               |                               |               |         |
| Alabama                     | 2,149  | 2,084                       | 2,418* | 2,109*        | 2,567*                        | 2,503         | 1,765   |
| Kentucky                    | 2,035* | 2,054*                      | 1,266  | .             | 859*                          | 1,574         | 2,739*  |
| Mississippi                 | 2,233  | 2,786*                      | .      | .             | .                             | 2,408*        | 2,412*  |
| Tennessee                   | 1,950  | 1,780                       | 2,740  | 2,388*        | 2,550                         | 1,813         | 2,028   |
| West South Central:         |        |                             |        |               |                               |               |         |
| Louisiana                   | 2,806  | 2,847                       | 2,558  | 2,495         | 3,700                         | 2,773         | 2,530   |
| Oklahoma                    | 2,536  | 2,497                       | 2,844  | 4,857*        | 2,740                         | 2,716         | 2,256   |
| Texas                       | 2,330  | 2,323                       | 1,613* | 5,811         | 4,345                         | 2,619         | 1,525   |
| Mountain:                   |        |                             |        |               |                               |               |         |
| Arizona                     | 2,103  | 2,120                       | 2,047  | 1,880*        | 2,724*                        | 2,517         | 1,738   |
| Colorado                    | 2,179  | 2,196                       | 1,836* | 2,434         | 2,680                         | 2,479         | 1,401   |
| Montana                     | 2,114* | 2,111*                      | 2,249* | 225*          | 922*                          | 2,362*        | 2,768   |
| Nevada                      | 1,918* | 1,788*                      | 4,091  | .             | 3,697                         | 2,466*        | 1,212*  |
| New Mexico                  | 2,213  | 2,168                       | 3,048  | 1,769*        | 1,497                         | 2,247         | 2,324   |
| Utah                        | 1,889  | 1,825                       | 3,669  | 506           | 2,096                         | 1,925         | 1,744   |
| Wyoming                     | 2,980  | 3,060                       | 1,463* | 6,000*        | 646*                          | 2,127         | 3,555   |
| Pacific:                    |        |                             |        |               |                               |               |         |
| California                  | 2,207  | 2,110                       | 2,991  | 2,237         | 1,988                         | 2,135         | 2,409   |
| Hawaii                      | 2,088  | 2,242                       | 1,282  | 2,302         | 2,310                         | 1,709         | 2,439   |
| Oregon                      | 1,734  | 1,460                       | 2,185* | 2,480*        | 1,723*                        | 1,747         | 1,713*  |
| Washington                  | 1,472* | 1,157*                      | 2,995* | 2,359*        | 915*                          | 1,664*        | 1,553   |
| States not shown separately | 2,231  | 2,145                       | 2,570  | 2,764         | 4,326                         | 1,959         | 3,003   |

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

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

\* Figure does not meet standard of reliability or precision.

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

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

**Table VII.D.2.a(2002) 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, 2002: (43 States are shown separately)**

| Division and State          | Total     | Percent Full-Time Employees |          |               | Percent Low-Wage Employees ** |               |           |
|-----------------------------|-----------|-----------------------------|----------|---------------|-------------------------------|---------------|-----------|
|                             |           | 75% or more                 | 50-74%   | Less than 50% | 50% or more                   | Less than 50% | Unknown   |
| United States               | 77.47     | 79.96                       | 215.68   | 172.22        | 158.47                        | 90.74         | 130.79    |
| New England:                |           |                             |          |               |                               |               |           |
| Connecticut                 | 178.60    | 200.91                      | 1,020.07 | 894.18*       | 703.98                        | 226.50        | 159.84    |
| Maine                       | 277.32    | 412.79                      | 791.77   | 1,669.29      | 1,080.08                      | 435.57        | 790.57    |
| Massachusetts               | 155.91    | 132.39                      | 401.22   | 932.49        | 752.46                        | 181.25        | 237.74    |
| New Hampshire               | 202.48    | 250.80                      | 547.45   | 872.44        | 870.29                        | 289.16        | 366.84    |
| Middle Atlantic:            |           |                             |          |               |                               |               |           |
| New Jersey                  | 243.61    | 280.52                      | 550.66   | 970.24*       | 708.87*                       | 460.51        | 366.37    |
| New York                    | 207.29    | 224.58                      | 733.69*  | 1,038.12*     | 520.00                        | 371.57        | 340.33    |
| Pennsylvania                | 219.21    | 242.69                      | 429.86   | 485.23*       | 319.42*                       | 236.72        | 521.94*   |
| East North Central:         |           |                             |          |               |                               |               |           |
| Illinois                    | 188.61    | 224.10                      | 767.42   | 773.38        | 1,087.55*                     | 269.78        | 202.21    |
| Indiana                     | 269.52    | 265.42                      | 575.41*  | 716.55        | 1,165.33                      | 357.97        | 310.71    |
| Michigan                    | 208.22    | 178.45                      | 600.69   | 607.57        | 734.17                        | 235.06        | 224.82    |
| Ohio                        | 687.94    | 840.81*                     | 712.73   | 981.29        | 934.18                        | 723.92        | 254.38    |
| Wisconsin                   | 391.05    | 466.77*                     | 654.49   | 372.49        | 1,066.94*                     | 285.03        | 900.31*   |
| West North Central:         |           |                             |          |               |                               |               |           |
| Iowa                        | 228.28    | 254.75                      | 811.86*  | 481.69        | 433.01                        | 257.75        | 566.92*   |
| Kansas                      | 322.03    | 379.41                      | 613.47   | 705.22*       | 785.36*                       | 442.14        | 294.61    |
| Minnesota                   | 292.80    | 319.62                      | 845.15   | 602.75        | 465.73                        | 336.61        | 353.89    |
| Missouri                    | 278.71    | 352.80                      | 860.79*  | 538.71*       | 595.08*                       | 280.13        | 362.31    |
| Nebraska                    | 303.63    | 350.21                      | 838.34   | .             | 748.78*                       | 592.55        | 679.40    |
| South Atlantic:             |           |                             |          |               |                               |               |           |
| Delaware                    | 284.33    | 329.17                      | 594.06*  | 374.89        | 819.77                        | 418.26        | 682.26*   |
| Florida                     | 399.08    | 405.60                      | 894.58   | 814.09        | 690.31                        | 550.42        | 344.07    |
| Georgia                     | 205.31    | 244.93                      | 947.12*  | 441.39*       | 848.22                        | 285.93        | 277.18    |
| Maryland                    | 133.00    | 141.64                      | 980.62   | 393.12        | 846.84                        | 176.24        | 106.50    |
| North Carolina              | 290.24    | 314.28                      | 824.27   | 952.52*       | 675.61                        | 275.78        | 385.04    |
| South Carolina              | 182.44    | 209.06                      | 721.52*  | 1,017.48*     | 709.93*                       | 369.73        | 384.48    |
| Virginia                    | 255.37    | 247.50                      | 809.85*  | 742.26        | 747.95*                       | 445.19        | 484.65    |
| West Virginia               | 332.10    | 356.88                      | 523.87*  | 742.28*       | 539.81                        | 520.75        | 355.39    |
| East South Central:         |           |                             |          |               |                               |               |           |
| Alabama                     | 303.81    | 261.27                      | 764.74*  | 1,089.56*     | 1,104.06*                     | 384.63        | 349.69    |
| Kentucky                    | 616.51*   | 617.65*                     | 379.59   | .             | 668.50*                       | 302.75        | 854.48*   |
| Mississippi                 | 536.94    | 1,292.68*                   | .        | .             | .                             | 823.84*       | 1,283.13* |
| Tennessee                   | 230.82    | 235.47                      | 793.34   | 718.04*       | 666.45                        | 355.94        | 327.98    |
| West South Central:         |           |                             |          |               |                               |               |           |
| Louisiana                   | 279.34    | 285.19                      | 735.03   | 746.75        | 903.30                        | 470.76        | 412.65    |
| Oklahoma                    | 294.12    | 300.45                      | 822.41   | 1,535.78*     | 741.67                        | 542.87        | 410.69    |
| Texas                       | 146.25    | 157.39                      | 741.14*  | 1,365.20      | 1,088.55                      | 262.76        | 118.73    |
| Mountain:                   |           |                             |          |               |                               |               |           |
| Arizona                     | 192.73    | 157.47                      | 566.53   | 636.81*       | 1,116.97*                     | 380.09        | 394.77    |
| Colorado                    | 355.34    | 353.22                      | 790.66*  | 684.43        | 648.61                        | 444.91        | 243.93    |
| Montana                     | 1,265.20* | 1,281.46*                   | 678.19*  | 146.49*       | 288.20*                       | 1,289.14*     | 801.20    |
| Nevada                      | 667.62*   | 645.36*                     | 1,023.14 | .             | 1,005.48                      | 1,040.63*     | 442.42*   |
| New Mexico                  | 275.70    | 299.86                      | 791.52   | 717.52*       | 446.75                        | 367.98        | 609.54    |
| Utah                        | 212.07    | 195.14                      | 926.68   | 149.46        | 561.29                        | 266.56        | 471.75    |
| Wyoming                     | 538.50    | 614.19                      | 446.25*  | 1,897.37*     | 600.20*                       | 605.36        | 875.79    |
| Pacific:                    |           |                             |          |               |                               |               |           |
| California                  | 269.38    | 274.13                      | 594.18   | 597.88        | 278.42                        | 314.77        | 432.52    |
| Hawaii                      | 295.70    | 446.98                      | 278.53   | 611.36        | 525.26                        | 231.54        | 621.08    |
| Oregon                      | 241.87    | 338.36                      | 864.91*  | 827.11*       | 662.83*                       | 329.33        | 517.91*   |
| Washington                  | 452.57*   | 492.26*                     | 929.30*  | 709.08*       | 289.56*                       | 844.60*       | 334.73    |
| States not shown separately | 185.45    | 312.85                      | 742.49   | 642.35        | 925.83                        | 238.07        | 623.17    |

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