

Table VII.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by proportion of employees who are full-time or low-wage and State: United States, 2019

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%
United States	65.4%	64.8%	66.4%	73.2%	57.9%	66.3%
New England:						
Connecticut	59.0%	55.1%	98.2%	60.4% *	47.9% *	59.9%
Maine	70.1%	61.9%	94.6%	94.1%	--	70.1%
Massachusetts	54.6%	53.7%	44.2% *	70.2%	82.4%	53.6%
New Hampshire	74.9%	76.8%	56.8%	86.1%	54.6%	76.1%
Rhode Island	73.5%	71.5%	84.3%	76.2%	74.1%	73.4%
Vermont	75.9%	76.3%	76.6%	--	--	76.0%
Middle Atlantic:						
New Jersey	63.7%	64.3%	38.8% *	93.0%	44.3% *	66.7%
New York	57.5%	54.4%	72.3%	78.6%	53.9%	57.9%
Pennsylvania	75.8%	75.9%	56.7%	93.7%	73.6%	76.0%
East North Central:						
Illinois	67.1%	65.2%	76.8%	85.8%	69.7%	66.8%
Indiana	72.5%	72.1%	80.6%	71.7%	49.2% *	77.7%
Michigan	58.1%	57.6%	--	69.5%	49.0% *	58.7%
Ohio	61.1%	60.7%	55.7%	94.3%	60.4%	61.2%
Wisconsin	76.4%	72.7%	98.7%	83.4%	79.3%	76.1%
West North Central:						
Iowa	61.2%	63.5%	37.2% *	69.9%	63.3%	61.1%
Kansas	64.4%	62.2%	--	90.1%	38.2% *	68.6%
Minnesota	60.4%	57.0%	71.9%	92.1%	--	61.2%
Missouri	77.4%	78.1%	54.2%	90.8%	80.5%	76.8%
Nebraska	69.7%	68.7%	78.2%	--	82.1%	69.2%
North Dakota	69.7%	68.7%	80.7%	66.9%	78.2%	68.2%
South Dakota	83.5%	81.0%	95.4%	--	--	83.7%
South Atlantic:						
Delaware	58.7%	53.8%	85.2%	75.7%	89.2%	54.7%
District of Columbia	70.0%	65.8%	85.0%	96.0%	100.0%	70.0%
Florida	64.9%	70.9%	60.1% *	28.7% *	53.6%	66.6%
Georgia	60.2%	60.5%	64.4%	50.9% *	47.6% *	64.8%
Maryland	79.9%	79.3%	74.1%	96.7%	97.7%	78.9%
North Carolina	69.4%	68.8%	74.4%	73.3%	70.5%	69.2%
South Carolina	69.2%	70.5%	57.5%	63.8% *	77.2%	68.3%
Virginia	62.1%	56.2%	75.9%	97.5%	80.5%	60.6%
West Virginia	56.0%	53.7%	69.9%	87.0%	44.6% *	61.1%
East South Central:						
Alabama	57.5%	57.5%	--	87.3%	68.5%	55.1%
Kentucky	53.7%	53.3%	54.0%	82.9%	52.5% *	53.8%
Mississippi	63.9%	62.7%	77.8%	95.7%	63.4% *	64.0%
Tennessee	72.3%	69.6%	82.6%	85.0%	74.7%	72.0%
West South Central:						
Arkansas	86.4%	86.6%	92.3%	--	88.3%	86.1%
Louisiana	72.3%	71.8%	70.9%	84.1%	47.8%	78.3%
Oklahoma	71.2%	69.5%	88.3%	80.0%	74.5%	70.6%
Texas	61.1%	60.4%	55.4%	88.3%	40.0%	65.1%
Mountain:						
Arizona	66.6%	66.1%	79.6%	59.8% *	71.2%	66.3%
Colorado	53.4%	52.5%	84.2%	59.4% *	54.1%	53.3%
Idaho	73.0%	69.9%	--	94.1%	97.3%	69.5%
Montana	79.8%	78.7%	87.8%	89.3%	87.6%	79.4%
Nevada	66.1%	66.3%	--	57.2%	68.5%	65.7%
New Mexico	69.3%	69.0%	67.2%	77.4%	70.1%	69.2%
Utah	57.7%	66.4%	15.2% *	65.1%	69.4%	57.4%
Wyoming	74.0%	73.4%	76.8%	78.3%	73.8%	74.0%
Pacific:						
Alaska	62.9%	62.9%	--	75.7%	58.7%	63.3%
California	70.9%	70.9%	60.3%	78.9%	58.3%	71.8%
Hawaii	41.7%	38.5%	--	67.9%	30.2%	43.7%
Oregon	64.7%	61.3%	89.2%	--	--	67.3%
Washington	60.6%	58.9%	67.8% *	73.2%	47.4% *	61.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 few 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.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by proportion of employees who are full-time or low-wage and State: United States, 2019

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%
United States	1.11%	1.23%	3.17%	3.24%	3.11%	1.18%
New England:						
Connecticut	6.92%	7.66%	1.95%	20.47% *	20.38% *	7.25%
Maine	5.04%	6.22%	4.50%	5.76%	--	5.16%
Massachusetts	6.08%	6.84%	18.90% *	11.94%	11.52%	6.25%
New Hampshire	5.47%	6.49%	14.49%	7.81%	16.30%	5.69%
Rhode Island	4.70%	5.65%	8.85%	11.94%	9.67%	5.10%
Vermont	5.66%	6.11%	13.07%	--	--	5.75%
Middle Atlantic:						
New Jersey	8.59%	9.59%	15.25% *	7.04%	13.31% *	9.45%
New York	3.95%	4.43%	6.90%	7.34%	13.53%	4.10%
Pennsylvania	4.33%	4.77%	15.54%	3.72%	13.10%	4.57%
East North Central:						
Illinois	4.06%	4.55%	9.33%	7.06%	12.67%	4.32%
Indiana	6.31%	6.77%	9.43%	12.17%	20.98% *	4.90%
Michigan	7.55%	7.89%	--	14.06%	15.01% *	8.00%
Ohio	6.13%	6.90%	11.68%	4.52%	15.40%	6.71%
Wisconsin	4.20%	4.86%	1.04%	9.60%	12.73%	4.44%
West North Central:						
Iowa	6.02%	6.64%	15.33% *	15.25%	14.03%	6.36%
Kansas	7.10%	8.03%	--	6.71%	15.47% *	7.40%
Minnesota	5.66%	6.25%	16.39%	4.20%	--	5.84%
Missouri	3.88%	4.30%	12.08%	4.36%	7.86%	4.35%
Nebraska	5.84%	6.48%	11.24%	--	13.48%	6.07%
North Dakota	5.25%	6.05%	11.53%	13.20%	11.02%	5.79%
South Dakota	4.62%	5.81%	3.72%	--	--	4.67%
South Atlantic:						
Delaware	7.45%	8.31%	7.86%	13.15%	6.07%	7.97%
District of Columbia	6.11%	6.78%	12.63%	3.39%	0.00%	6.12%
Florida	6.58%	7.44%	23.47% *	8.80% *	11.13%	7.35%
Georgia	6.79%	7.65%	9.45%	18.55% *	15.25% *	6.32%
Maryland	4.67%	5.25%	12.64%	2.55%	1.69%	4.98%
North Carolina	8.43%	9.27%	14.36%	14.52%	10.36%	9.33%
South Carolina	5.81%	6.37%	14.20%	22.24% *	9.47%	6.35%
Virginia	6.60%	7.10%	18.22%	2.04%	11.06%	7.06%
West Virginia	7.09%	7.61%	10.38%	7.23%	13.44% *	6.99%
East South Central:						
Alabama	5.55%	5.93%	--	7.36%	8.85%	6.35%
Kentucky	6.24%	6.81%	13.07%	11.32%	18.75% *	6.54%
Mississippi	6.09%	6.41%	13.82%	4.39%	19.28% *	6.41%
Tennessee	4.76%	5.12%	8.27%	9.53%	5.89%	5.29%
West South Central:						
Arkansas	3.90%	4.39%	5.17%	--	5.61%	4.56%
Louisiana	5.12%	5.66%	12.21%	8.54%	13.63%	5.02%
Oklahoma	4.96%	5.47%	6.34%	13.40%	11.70%	5.62%
Texas	4.95%	5.43%	11.54%	5.40%	9.29%	5.24%
Mountain:						
Arizona	5.84%	6.34%	11.31%	18.27% *	13.51%	6.18%
Colorado	8.54%	8.86%	15.23%	18.86% *	15.88%	9.40%
Idaho	5.31%	5.78%	--	3.34%	2.16%	5.49%
Montana	6.59%	7.49%	7.60%	7.30%	8.93%	6.92%
Nevada	5.54%	6.05%	--	13.64%	9.01%	6.54%
New Mexico	5.90%	6.34%	18.10%	10.32%	11.50%	6.45%
Utah	6.71%	7.11%	9.65% *	16.63%	15.87%	6.91%
Wyoming	4.89%	5.09%	12.18%	14.47%	11.78%	4.88%
Pacific:						
Alaska	7.03%	7.65%	--	10.20%	11.96%	7.62%
California	3.52%	3.75%	16.17%	8.97%	10.88%	3.69%
Hawaii	5.97%	6.60%	--	13.05%	5.72%	6.96%
Oregon	6.52%	7.48%	8.08%	--	--	6.37%
Washington	9.94%	11.40%	23.48% *	13.24%	18.73% *	10.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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