

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, 2020

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	64.1%	66.0%	50.7%	63.7%	71.3%	63.3%
New England:						
Connecticut	55.9%	53.4%	61.5%	80.3%	--	55.7%
Maine	53.2%	51.8%	47.1%	99.5%	81.9%	52.5%
Massachusetts	58.6%	64.2%	32.9% *	78.4%	--	58.6%
New Hampshire	72.0%	72.5%	76.5%	54.7% *	79.9%	71.1%
Rhode Island	82.3%	79.0%	88.7%	87.0%	--	83.0%
Vermont	85.3%	89.3%	68.0%	74.6%	--	85.9%
Middle Atlantic:						
New Jersey	63.2%	64.3%	46.6% *	--	--	63.7%
New York	61.0%	57.7%	70.5%	87.2%	44.5% *	61.7%
Pennsylvania	72.7%	74.1%	63.6%	68.7%	69.5%	73.2%
East North Central:						
Illinois	65.3%	67.2%	44.0% *	69.1%	55.9%	65.9%
Indiana	77.7%	83.5%	41.7% *	58.2%	83.9%	77.1%
Michigan	64.3%	66.7%	40.4%	--	62.0%	64.5%
Ohio	60.9%	58.7%	67.8%	72.0%	62.0%	60.7%
Wisconsin	72.1%	78.0%	43.2% *	71.1%	88.8%	70.5%
West North Central:						
Iowa	70.7%	70.5%	71.7%	70.5%	62.0%	72.1%
Kansas	69.4%	66.3%	83.5%	70.8%	81.5%	67.9%
Minnesota	56.2%	65.1%	14.3% *	87.3%	--	55.8%
Missouri	77.3%	75.6%	77.6%	98.6%	75.8%	77.6%
Nebraska	73.1%	70.2%	97.0%	77.5%	87.8%	71.6%
North Dakota	69.1%	73.0%	--	--	--	69.4%
South Dakota	65.7%	74.3%	21.5% *	78.2%	86.0%	64.8%
South Atlantic:						
Delaware	75.4%	75.2%	65.2%	97.6%	94.7%	73.2%
District of Columbia	71.8%	71.5%	71.9%	--	100.0%	71.4%
Florida	64.0%	65.3%	54.8% *	66.1%	78.5%	61.6%
Georgia	74.7%	76.0%	61.3%	81.2%	92.8%	69.1%
Maryland	71.7%	73.9%	72.8%	45.8% *	97.6%	69.3%
North Carolina	63.5%	65.0%	43.7% *	93.3%	68.0%	63.1%
South Carolina	65.8%	66.3%	51.7% *	82.2%	74.3%	65.0%
Virginia	65.4%	64.7%	65.8% *	88.1%	85.0%	63.5%
West Virginia	67.6%	74.7%	42.7% *	--	77.2%	62.8%
East South Central:						
Alabama	62.5%	62.1%	81.5%	47.5%	78.4%	59.6%
Kentucky	68.2%	71.2%	48.9% *	73.4%	85.4%	67.4%
Mississippi	65.3%	66.7%	45.3% *	--	46.3% *	70.9%
Tennessee	58.8%	52.5%	96.5%	90.7%	90.4%	54.8%
West South Central:						
Arkansas	71.9%	72.2%	63.1%	91.7%	63.6%	75.0%
Louisiana	66.5%	67.4%	57.3%	80.6%	68.2%	66.1%
Oklahoma	68.2%	70.1%	--	--	58.0%	69.4%
Texas	63.7%	65.1%	37.9% *	55.7%	68.1%	63.2%
Mountain:						
Arizona	65.0%	65.4%	58.5% *	71.8%	70.2%	64.1%
Colorado	72.9%	74.0%	64.7%	100.0%	97.8%	72.0%
Idaho	59.7%	58.9%	58.1%	--	70.0%	59.2%
Montana	71.6%	64.0%	90.0%	67.4%	92.9%	70.6%
Nevada	57.8%	62.8%	45.5%	--	74.5%	54.5%
New Mexico	72.1%	71.1%	88.1%	75.1%	80.7%	71.2%
Utah	66.3%	70.6%	44.3% *	37.0% *	66.6%	66.3%
Wyoming	72.0%	75.9%	74.0%	--	62.1%	72.6%
Pacific:						
Alaska	57.7%	70.9%	17.8% *	82.6%	91.4%	55.3%
California	51.0%	56.9%	27.1% *	34.6% *	38.9% *	51.8%
Hawaii	50.0%	53.1%	--	--	53.1%	49.7%
Oregon	61.4%	72.4%	35.0%	--	--	60.9%
Washington	50.1%	62.2%	32.4% *	15.1% *	83.3%	48.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	1.02%	1.02%	3.67%	5.65%	2.66%	1.09%
New England:						
Connecticut	3.98%	4.41%	16.92%	9.78%	--	4.04%
Maine	10.77%	11.75%	13.98%	0.53%	11.42%	10.92%
Massachusetts	5.45%	5.37%	17.12% *	10.55%	--	5.48%
New Hampshire	4.50%	5.17%	9.92%	19.16% *	7.11%	4.98%
Rhode Island	3.63%	4.97%	5.55%	9.49%	--	3.67%
Vermont	2.60%	2.39%	10.38%	14.27%	--	2.59%
Middle Atlantic:						
New Jersey	5.84%	6.38%	16.56% *	--	--	5.91%
New York	4.15%	4.80%	7.68%	4.92%	14.94% *	4.27%
Pennsylvania	4.17%	4.56%	10.75%	20.14%	12.09%	4.45%
East North Central:						
Illinois	4.09%	4.30%	13.92% *	12.14%	12.62%	4.26%
Indiana	3.87%	3.23%	13.76% *	13.23%	6.85%	4.20%
Michigan	4.70%	5.14%	8.07%	--	15.47%	4.88%
Ohio	5.70%	6.42%	14.31%	12.67%	13.57%	6.38%
Wisconsin	5.52%	4.68%	16.05% *	14.07%	8.77%	5.83%
West North Central:						
Iowa	4.10%	4.35%	13.78%	14.70%	12.18%	4.29%
Kansas	3.82%	4.28%	9.01%	9.13%	8.59%	4.18%
Minnesota	8.90%	6.14%	11.02% *	7.65%	--	9.15%
Missouri	3.69%	4.02%	11.43%	1.18%	9.42%	3.97%
Nebraska	5.05%	5.53%	2.26%	12.03%	6.99%	5.51%
North Dakota	5.04%	4.76%	--	--	--	5.22%
South Dakota	6.35%	4.68%	12.50% *	8.01%	7.56%	6.56%
South Atlantic:						
Delaware	6.22%	6.78%	9.89%	1.80%	4.52%	7.14%
District of Columbia	5.34%	4.77%	17.49%	--	0.00%	5.42%
Florida	5.02%	5.35%	17.95% *	8.48%	6.06%	5.72%
Georgia	4.49%	4.84%	12.74%	13.10%	3.59%	5.25%
Maryland	5.08%	5.14%	15.23%	24.03% *	2.04%	5.48%
North Carolina	5.23%	5.39%	17.50% *	4.00%	12.66%	5.54%
South Carolina	6.31%	6.91%	16.45% *	9.95%	13.46%	6.79%
Virginia	6.66%	7.11%	21.12% *	9.16%	9.03%	7.04%
West Virginia	5.30%	4.11%	15.43% *	--	7.06%	6.72%
East South Central:						
Alabama	7.66%	8.12%	11.44%	14.14%	8.62%	8.67%
Kentucky	5.61%	5.81%	16.65% *	11.39%	5.53%	5.84%
Mississippi	6.22%	6.87%	15.30% *	--	17.13% *	4.90%
Tennessee	5.68%	5.89%	3.53%	7.53%	6.75%	6.18%
West South Central:						
Arkansas	5.27%	5.65%	15.54%	6.94%	12.34%	5.35%
Louisiana	5.31%	6.25%	10.85%	10.97%	11.35%	5.99%
Oklahoma	5.24%	5.42%	--	--	12.20%	5.65%
Texas	3.30%	3.32%	17.81% *	16.32%	7.03%	3.60%
Mountain:						
Arizona	5.75%	6.33%	18.38% *	16.14%	12.64%	6.30%
Colorado	5.39%	5.43%	18.25%	0.00%	2.14%	5.56%
Idaho	7.46%	8.28%	16.73%	--	10.15%	7.71%
Montana	5.89%	5.88%	8.73%	16.45%	5.01%	6.17%
Nevada	5.95%	6.82%	11.75%	--	10.11%	6.72%
New Mexico	6.37%	6.93%	7.59%	9.72%	9.54%	6.94%
Utah	6.15%	6.17%	20.53% *	15.87% *	7.13%	6.50%
Wyoming	5.02%	4.56%	12.74%	--	14.10%	5.26%
Pacific:						
Alaska	6.99%	5.86%	7.71% *	10.97%	8.24%	7.25%
California	5.18%	5.43%	10.47% *	12.77% *	15.38% *	5.41%
Hawaii	6.23%	6.63%	--	--	14.64%	6.74%
Oregon	6.05%	5.89%	10.19%	--	--	6.28%
Washington	8.25%	6.04%	16.30% *	11.93% *	12.46%	8.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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