

**Table VII.D.1(2002) 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, 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	8,469	8,460	8,745	8,120	7,860	8,509	8,513
New England:							
Connecticut	9,047	9,135	8,799	8,302	8,082	9,404	8,531
Maine	9,174	9,196	9,179	8,850	8,723	9,816	8,443
Massachusetts	8,779	8,735	9,067	9,220	8,694	9,092	8,016
New Hampshire	9,672	9,524	10,500	9,728	9,859	9,790	9,334
Middle Atlantic:							
New Jersey	9,424	9,398	9,716	9,562	8,909	9,447	9,438
New York	8,691	8,589	9,092	9,162	7,988	9,005	8,364
Pennsylvania	8,217	8,195	8,592	7,906	7,600	8,391	8,074
East North Central:							
Illinois	9,067	9,034	9,459	8,980	8,628	9,021	9,151
Indiana	8,229	8,193	8,501	8,438	7,091	7,970	8,631
Michigan	8,452	8,364	9,315	8,160	7,670	8,189	8,912
Ohio	8,163	8,176	8,201	7,778	8,154	8,379	7,802
Wisconsin	8,717	8,653	9,088	9,277	8,980	9,277	8,063
West North Central:							
Iowa	7,873	7,856	8,465	7,152	7,872	7,447	8,733
Kansas	8,301	8,362	8,134	7,400	8,576	8,331	8,145
Minnesota	8,899	8,841	9,723	7,828	8,529	8,899	8,976
Missouri	7,816	7,679	8,992	8,402	7,543	7,683	8,065
Nebraska	8,419	8,533	7,581	7,959	7,776	8,389	8,670
South Atlantic:							
Delaware	8,370	8,400	8,613	6,936	7,387	8,770	8,277
Florida	8,748	8,847	8,212	7,902	8,785	8,639	8,823
Georgia	7,944	7,860	8,299	9,019	8,077	8,007	7,839
Maryland	8,809	8,898	8,646	7,513	7,480	8,890	8,839
North Carolina	8,025	8,050	7,970	7,026	8,024	7,865	8,251
South Carolina	8,024	8,051	7,993	7,088	7,480	8,006	8,121
Virginia	7,755	7,710	8,754	7,309	7,054	8,081	7,576
West Virginia	8,941	8,949	9,200	7,034	6,906	9,548	8,591
East South Central:							
Alabama	7,574	7,596	8,506	6,308	6,458	7,575	8,147
Kentucky	8,400	8,436	8,700	6,042	7,861	8,367	8,508
Mississippi	7,525	7,428	8,466	8,172	7,118	6,896	8,398
Tennessee	8,071	8,075	7,661	8,908	7,888	7,801	8,670
West South Central:							
Louisiana	8,376	8,341	8,946	8,422	8,026	7,935	8,791
Oklahoma	8,537	8,521	9,026	8,406	8,238	7,585	9,674
Texas	8,837	8,808	9,149	8,667	8,625	9,236	8,469
Mountain:							
Arizona	7,954	8,008	7,788	7,560	7,683	7,988	7,963
Colorado	8,504	8,513	9,018	7,750	8,260	8,873	7,977
Montana	7,710	7,622	8,911	7,259	8,596	7,903	6,668
Nevada	7,378	7,232	9,437	7,131	7,998	7,236	7,459
New Mexico	7,799	8,084	6,489	6,934	7,703	7,916	7,700
Utah	8,311	8,360	7,736	7,104	7,338	7,304	9,208
Wyoming	8,547	8,566	8,310	8,629	8,094	8,060	9,482
Pacific:							
California	8,380	8,458	8,119	7,340	6,761	8,254	8,877
Hawaii	7,768	7,545	6,652	10,800	6,524	7,949	7,804
Oregon	8,141	8,050	8,517	8,361	8,476	7,929	8,556
Washington	8,642	8,653	9,272	7,478	10,450	8,514	8,480
States not shown separately	8,403	8,415	8,635	7,471	6,295	8,620	8,338

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.

\*\* 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(2002) 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, 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	60.54	65.41	111.56	116.02	83.89	77.97	76.68
New England:							
Connecticut	211.90	264.01	542.10	668.27	1,142.74	246.13	455.30
Maine	150.27	205.62	683.83	577.74	485.99	330.99	596.67
Massachusetts	165.70	173.48	395.89	752.65	368.45	159.45	377.83
New Hampshire	193.84	233.60	475.82	1,195.42	671.94	156.32	1,087.57
Middle Atlantic:							
New Jersey	305.74	339.37	1,012.52	628.04	1,063.30	349.38	486.20
New York	123.58	130.32	410.61	609.54	435.52	181.86	339.56
Pennsylvania	202.10	208.77	424.70	384.49	360.36	205.93	282.85
East North Central:							
Illinois	292.77	336.16	456.42	684.16	283.92	352.66	378.48
Indiana	207.41	232.94	511.10	882.28	787.18	348.03	316.37
Michigan	227.90	238.09	579.54	792.17	574.67	263.27	262.87
Ohio	207.89	223.54	488.32	439.25	569.89	277.93	292.20
Wisconsin	241.00	250.42	405.36	1,509.28	983.21	147.08	493.20
West North Central:							
Iowa	190.65	223.69	410.85	1,098.11	405.29	178.75	420.62
Kansas	188.93	211.54	317.08	457.80	498.24	193.62	418.10
Minnesota	176.30	139.86	684.26	377.46	817.15	210.49	388.19
Missouri	229.37	238.88	1,116.24	661.48	345.09	275.83	376.81
Nebraska	238.61	257.74	454.87	1,291.08	648.90	229.73	407.71
South Atlantic:							
Delaware	456.79	505.03	519.52	784.41	735.94	390.99	566.21
Florida	216.61	242.14	1,544.32	470.36	397.51	307.52	315.55
Georgia	167.13	164.61	1,366.05	1,096.56	518.96	334.49	202.52
Maryland	145.48	138.26	451.82	438.14	346.63	154.98	205.19
North Carolina	234.74	249.09	453.28	1,357.75	457.80	290.30	412.63
South Carolina	150.80	176.91	949.99	750.81	527.37	544.60	240.34
Virginia	146.49	199.95	773.96	1,180.10	1,110.23	195.81	260.91
West Virginia	209.29	259.80	773.00	948.76	732.81	421.05	468.18
East South Central:							
Alabama	188.90	203.68	1,570.23	545.14	246.43	207.80	351.55
Kentucky	161.08	171.93	527.23	1,122.97	855.13	181.13	261.22
Mississippi	228.06	241.49	1,358.36	1,305.91	347.58	444.96	527.38
Tennessee	194.04	231.35	581.17	1,321.14	396.37	198.68	354.52
West South Central:							
Louisiana	240.32	261.70	1,210.24	1,348.44	961.18	335.13	294.21
Oklahoma	336.14	352.67	1,398.16	1,346.47	553.74	303.69	752.39
Texas	328.25	351.62	1,127.45	523.82	350.07	547.57	411.31
Mountain:							
Arizona	151.53	208.94	420.79	1,220.43	1,103.31	170.16	329.10
Colorado	397.19	413.30	451.65	1,467.63	671.49	371.25	666.46
Montana	231.38	232.69	736.82	741.10	1,066.71	273.98	632.02
Nevada	345.86	401.64	1,269.78	979.40	781.61	562.64	475.72
New Mexico	304.91	221.44	1,061.61	898.48	899.69	267.77	618.35
Utah	252.21	256.23	623.02	1,068.13	414.49	251.79	467.86
Wyoming	319.70	351.07	1,039.95	1,173.45	496.10	428.09	596.08
Pacific:							
California	193.48	190.26	301.91	941.22	308.31	355.79	314.44
Hawaii	324.55	235.62	286.95	1,665.79	792.59	488.16	430.88
Oregon	268.31	277.94	553.13	848.14	562.47	326.28	340.99
Washington	341.66	344.74	766.18	890.96	1,083.47	349.16	433.81
States not shown separately	228.57	257.31	534.22	375.36	498.83	242.88	319.99

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.

\*\* 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(2002) 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, 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	8,173	8,148	8,313	8,376	7,761	8,226	8,171
New England:							
Connecticut	9,335	9,365	9,546	8,417	8,671	9,309	9,448
Maine	9,365	9,257	9,632	10,578	9,982	10,011	8,523
Massachusetts	8,871	8,773	8,782	10,663	9,292	9,129	7,736
New Hampshire	9,774	9,672	9,822	11,566	10,310	9,680	10,090
Middle Atlantic:							
New Jersey	9,165	9,128	10,006	9,385	8,773	9,829	8,661
New York	8,041	7,993	8,373	7,584	7,051	8,248	7,874
Pennsylvania	7,602	7,507	8,198	8,023	7,806	8,537	6,874
East North Central:							
Illinois	8,346	8,270	8,986	8,744	8,393	7,593	8,988
Indiana	8,110	8,004	7,421	10,112	6,710	7,763	8,421
Michigan	8,355	8,141	9,692	7,906	7,409	8,110	8,803
Ohio	8,435	8,526	8,133	7,199	8,011	8,914	7,972
Wisconsin	8,387	8,436	8,129	8,372	7,822	9,002	7,809
West North Central:							
Iowa	7,394	7,364	7,483	7,504	7,598	7,402	7,292
Kansas	8,069	8,172	7,764	7,286	8,330	7,934	8,319
Minnesota	8,594	8,468	9,845	8,405	8,424	8,733	8,284
Missouri	8,048	8,005	8,443	8,128	6,820	8,191	7,978
Nebraska	8,372	8,400	8,000	.	9,480	8,170	9,162
South Atlantic:							
Delaware	8,488	8,473	8,464	9,068	9,143	9,428	7,890
Florida	8,317	8,317	8,297	8,316	8,848	8,158	8,528
Georgia	7,541	7,354	8,481	9,104	8,262	7,012	7,840
Maryland	7,891	7,823	9,191	7,419	7,062	8,048	7,844
North Carolina	8,692	8,734	7,180	6,577*	8,974	8,032	9,410
South Carolina	7,662	7,758	7,230	6,491	7,499	7,016	8,105
Virginia	7,464	7,465	8,639	6,550	6,509	7,729	7,473
West Virginia	8,509	8,382	10,760	8,096	8,649	9,706	6,571
East South Central:							
Alabama	7,556	7,395	8,620*	5,294	5,621	6,830	8,561
Kentucky	8,136	8,174	6,352	8,400*	9,896	8,123	8,008
Mississippi	7,771	7,388	10,608*	7,706*	8,196*	6,190	10,812
Tennessee	8,133	8,104	7,487	11,817	7,880	7,347	9,051
West South Central:							
Louisiana	8,392	8,285	7,991	11,935*	8,900	8,155	8,451
Oklahoma	7,738	7,759	6,906	8,025*	7,295	7,219	8,506
Texas	8,327	8,309	8,134	10,161	9,331	8,110	8,475
Mountain:							
Arizona	7,438	7,384	7,674	7,535	6,697	7,203	7,696
Colorado	8,962	8,999	9,066	7,258	8,395	9,412	7,878
Montana	8,602	8,351	9,067	9,224	8,999	8,556	8,180
Nevada	7,236	7,083	9,791	.	9,849	6,655	7,782
New Mexico	7,685	7,633	8,222	7,670	7,287	7,201	8,604
Utah	7,589	7,543	7,732	8,645	7,482	7,817	7,087
Wyoming	9,366	9,500	7,092	12,000*	11,554	6,975	10,116
Pacific:							
California	7,820	7,824	7,526	8,519	6,386	7,835	8,188
Hawaii	7,330	7,500	7,246	6,059	6,737	7,107	7,696
Oregon	7,772	7,394	9,152	7,429	7,529	7,291	8,620
Washington	9,589	9,983	8,114	7,401	13,652*	8,344	8,805
States not shown separately	7,548	7,452	8,156	7,387	7,590	7,815	6,596

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.1.a(2002) 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, 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	87.39	87.54	162.73	282.29	278.57	107.38	121.80
New England:							
Connecticut	252.30	258.48	1,481.43	1,468.06	1,436.08	232.28	502.93
Maine	476.97	636.78	1,176.87	2,956.68	1,587.54	566.72	1,815.73
Massachusetts	214.76	218.77	986.87	1,663.74	370.76	142.91	612.99
New Hampshire	173.76	137.69	510.34	1,473.88	1,818.02	154.89	1,682.76
Middle Atlantic:							
New Jersey	327.60	371.42	2,837.92	1,777.26	1,641.86	350.69	1,361.09
New York	184.05	131.95	675.63	908.16	739.79	355.44	239.99
Pennsylvania	237.58	238.44	579.47	969.57	498.31	225.14	445.89
East North Central:							
Illinois	307.72	339.73	1,483.82	1,414.54	1,626.79	169.99	613.65
Indiana	536.47	474.90	1,937.17	2,504.93	1,518.99	1,102.40	581.61
Michigan	497.31	487.36	2,007.17	1,910.04	1,507.06	817.59	492.98
Ohio	691.41	840.06	1,392.18	1,808.78	1,919.75	808.26	397.14
Wisconsin	484.85	492.04	1,733.79	1,985.37	1,632.30	663.43	501.86
West North Central:							
Iowa	199.44	852.54	2,031.66	1,795.46	1,240.38	821.24	1,138.11
Kansas	312.68	332.96	1,223.55	2,049.44	1,350.30	313.42	727.49
Minnesota	214.89	342.34	1,511.02	1,597.67	2,182.39	243.11	1,042.29
Missouri	260.69	285.60	1,841.25	1,632.83	1,188.58	620.65	899.12
Nebraska	244.75	913.15	1,979.41	.	2,377.26	372.41	2,201.40
South Atlantic:							
Delaware	367.53	332.32	1,648.05	1,569.46	1,135.49	363.52	632.00
Florida	261.43	259.39	1,972.46	1,993.14	339.81	298.10	1,003.03
Georgia	265.49	255.95	2,533.10	2,550.04	1,657.58	400.60	351.23
Maryland	140.79	131.40	1,390.20	512.36	797.70	117.52	338.68
North Carolina	474.84	518.03	2,015.10	2,079.81*	2,377.81	413.55	1,183.66
South Carolina	383.92	404.54	1,803.42	1,859.15	1,563.62	1,123.35	1,342.76
Virginia	238.77	319.98	1,150.32	1,322.67	1,375.84	348.37	835.36
West Virginia	520.25	573.40	3,007.43	2,223.81	1,670.93	389.08	1,325.85
East South Central:							
Alabama	488.18	500.70	2,688.60*	1,482.72	1,409.61	444.56	1,588.79
Kentucky	282.19	265.70	1,833.77	2,656.31*	2,207.01	431.32	309.46
Mississippi	1,975.54	1,962.30	3,354.54*	2,436.84*	2,591.80*	1,703.29	3,027.75
Tennessee	375.82	407.78	1,790.50	3,352.52	1,841.41	482.48	1,454.39
West South Central:							
Louisiana	376.21	378.90	1,953.47	3,616.13*	2,110.98	1,163.92	1,351.46
Oklahoma	478.48	487.65	1,950.97	2,537.58*	1,830.48	936.93	1,518.37
Texas	535.78	572.81	1,769.30	2,293.83	1,299.78	823.05	452.89
Mountain:							
Arizona	404.41	425.70	1,432.62	1,967.47	1,482.04	421.39	647.12
Colorado	429.13	475.93	1,500.76	1,555.47	1,655.99	385.67	1,305.55
Montana	1,147.87	1,437.67	2,543.89	2,758.62	2,379.48	1,491.30	2,287.28
Nevada	844.87	859.48	2,226.34	.	2,386.06	1,173.09	1,244.25
New Mexico	497.81	509.61	2,040.69	1,736.17	1,527.74	560.01	1,308.31
Utah	267.38	268.76	1,518.38	2,073.55	1,668.31	275.89	810.82
Wyoming	1,162.15	1,527.86	1,981.50	3,794.73*	3,445.02	1,488.33	2,422.26
Pacific:							
California	291.81	309.16	335.91	1,221.41	292.46	413.64	351.16
Hawaii	283.01	474.92	329.04	894.06	906.14	232.94	1,026.36
Oregon	286.32	194.52	1,155.23	1,601.30	1,143.15	234.91	614.89
Washington	653.69	1,299.22	1,959.32	2,080.69	4,098.35*	551.59	478.58
States not shown separately	304.17	241.28	1,604.08	1,601.45	1,653.43	319.21	1,252.99

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.1.b(2002) 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, 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	8,616	8,613	8,869	8,244	8,028	8,663	8,642
New England:							
Connecticut	8,925	9,020	8,370	8,612	8,174	9,338	8,224
Maine	9,146	9,215	8,800	8,519	7,519	9,953	8,310
Massachusetts	8,713	8,745	9,464	8,091	7,921	9,104	8,190
New Hampshire	9,603	9,415	10,968	9,137	9,632	9,980	8,968
Middle Atlantic:							
New Jersey	9,406	9,387	9,560	9,670	8,866	9,319	9,555
New York	9,113	8,995	9,440	10,527	8,776	9,589	8,466
Pennsylvania	8,456	8,431	8,919	8,013	7,722	8,351	8,686
East North Central:							
Illinois	9,250	9,230	9,533	9,157	8,861	9,482	9,017
Indiana	8,511	8,463	8,979	8,603	7,320	8,169	9,150
Michigan	8,512	8,432	9,028	8,802	7,927	8,140	9,093
Ohio	8,101	8,098	8,331	7,918	8,180	8,284	7,760
Wisconsin	8,789	8,654	9,874	9,743	9,255	9,233	8,173
West North Central:							
Iowa	7,827	7,733	8,833	7,466	8,100	7,390	8,765
Kansas	8,434	8,463	8,423	7,674	9,563	8,455	8,166
Minnesota	8,918	8,988	9,133	7,602	8,789	8,765	9,291
Missouri	7,812	7,676	8,836	8,576	7,947	7,481	8,277
Nebraska	8,441	8,579	7,486	7,899	7,514	8,426	8,708
South Atlantic:							
Delaware	8,149	8,160	8,959	6,046	7,503	8,300	8,128
Florida	8,918	9,074	8,066	8,082	8,906	8,983	8,883
Georgia	8,120	8,019	9,054	9,203	8,066	8,283	7,870
Maryland	9,278	9,404	7,932	7,838	7,734	9,287	9,362
North Carolina	7,675	7,679	8,020	7,071	7,773	7,793	7,474
South Carolina	8,151	8,165	8,184	7,271	7,575	8,195	8,196
Virginia	8,080	8,068	8,865	7,301	7,485	8,468	7,721
West Virginia	9,090	9,021	9,898	7,194	6,627	9,475	9,053
East South Central:							
Alabama	7,707	7,736	8,415	6,602	6,472	7,766	8,274
Kentucky	8,418	8,430	8,919	6,352	7,577	8,249	8,710
Mississippi	7,554	7,421	8,216	9,177	7,369	6,787	8,478
Tennessee	8,144	8,158	7,617	8,815	7,755	7,956	8,679
West South Central:							
Louisiana	8,281	8,302	7,903	7,934	7,577	7,892	8,711
Oklahoma	8,707	8,699	9,290	7,842	8,396	7,681	9,908
Texas	9,030	9,011	9,323	8,268	8,460	9,680	8,508
Mountain:							
Arizona	8,308	8,438	7,642	8,037	8,278	8,389	8,158
Colorado	8,192	8,184	8,743	8,054	8,225	8,398	7,965
Montana	7,863	7,823	8,271	8,078	8,637	7,809	7,771
Nevada	7,411	7,254	9,368	7,131	7,851	7,397	7,350
New Mexico	7,919	8,216	6,053	7,232	8,068	8,143	7,704
Utah	8,538	8,596	8,036	6,728	7,496	7,450	9,292
Wyoming	7,911	7,990	6,496	7,905	6,760	7,289	9,061
Pacific:							
California	8,965	9,115	8,789	6,587	7,432	8,813	9,345
Hawaii	8,349	7,755	6,591	12,765	7,191	8,692	7,871
Oregon	8,370	8,424	7,583	9,604	8,406	8,130	9,116
Washington	8,574	8,593	9,617	7,483	7,829	8,782	7,913
States not shown separately	8,758	8,778	8,405	8,980	6,099	9,147	8,606

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.

\*\* 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(2002) 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, 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	72.71	84.95	113.68	151.23	83.11	105.97	75.63
New England:							
Connecticut	234.26	308.35	1,067.82	724.65	1,182.19	357.38	543.86
Maine	258.47	322.17	2,037.86	1,047.01	1,386.85	518.85	486.03
Massachusetts	180.09	182.86	2,316.09	1,334.09	1,319.16	272.51	355.37
New Hampshire	267.47	442.63	1,250.72	1,969.94	1,533.51	415.60	1,123.75
Middle Atlantic:							
New Jersey	351.46	398.48	639.49	2,124.43	1,401.38	446.32	517.32
New York	265.06	284.25	1,102.06	633.13	783.64	351.56	344.44
Pennsylvania	260.19	289.93	508.31	368.54	210.04	342.06	307.01
East North Central:							
Illinois	337.15	382.03	1,302.81	693.58	443.58	434.95	400.90
Indiana	167.86	225.19	1,031.91	1,187.95	828.35	392.11	310.13
Michigan	216.17	268.89	381.87	869.99	652.94	236.34	291.91
Ohio	245.55	254.20	931.71	914.64	486.21	327.89	306.18
Wisconsin	295.70	283.70	469.87	1,574.01	1,102.87	155.62	683.56
West North Central:							
Iowa	276.76	274.49	479.35	1,180.53	417.68	238.50	654.08
Kansas	190.43	212.74	505.80	1,109.21	566.08	247.36	431.42
Minnesota	220.25	232.42	1,186.27	760.96	894.66	274.41	251.60
Missouri	188.43	188.61	1,553.97	1,348.36	404.75	224.77	314.19
Nebraska	357.47	378.78	501.82	1,219.76	561.32	528.41	452.53
South Atlantic:							
Delaware	504.03	563.21	1,077.42	1,217.99	1,287.06	545.49	667.42
Florida	309.37	374.79	1,534.86	548.62	521.98	372.73	367.66
Georgia	212.83	226.23	1,532.11	1,105.06	410.60	420.97	239.90
Maryland	202.94	194.98	633.94	597.19	1,727.45	263.75	260.05
North Carolina	260.61	308.40	1,292.08	1,375.44	550.74	298.34	502.61
South Carolina	214.58	234.85	1,333.66	1,273.52	501.51	561.30	274.54
Virginia	209.81	354.72	1,129.15	1,228.05	1,090.42	458.40	391.52
West Virginia	281.91	348.62	1,136.21	1,324.09	750.07	568.74	439.22
East South Central:							
Alabama	235.97	225.56	1,954.68	877.68	735.97	208.20	537.65
Kentucky	188.26	186.92	500.43	1,158.40	890.74	335.80	301.54
Mississippi	292.19	289.12	1,428.05	1,973.98	475.74	470.30	703.47
Tennessee	251.89	279.24	667.96	1,569.32	711.41	194.43	515.39
West South Central:							
Louisiana	278.75	290.29	1,261.98	1,505.61	928.31	324.40	278.21
Oklahoma	360.67	380.47	1,405.03	1,318.20	1,100.72	408.97	763.31
Texas	351.09	380.12	1,170.81	987.80	517.80	577.20	399.08
Mountain:							
Arizona	176.15	281.77	1,174.54	1,550.21	1,368.29	301.29	325.91
Colorado	436.57	478.19	687.42	1,612.44	1,149.81	561.96	789.40
Montana	276.09	294.97	1,402.74	1,520.62	1,398.85	326.29	1,212.71
Nevada	391.32	487.13	1,477.36	979.40	882.20	582.04	547.35
New Mexico	294.98	223.48	1,320.21	1,590.92	1,369.47	326.47	597.50
Utah	326.89	338.76	960.56	1,385.62	884.05	262.72	511.13
Wyoming	339.07	392.72	1,289.90	1,858.61	1,301.55	438.11	619.21
Pacific:							
California	308.50	341.92	528.00	1,032.81	509.26	450.38	352.91
Hawaii	497.36	316.31	344.40	2,423.11	794.98	659.26	439.66
Oregon	295.56	288.79	1,304.01	1,665.00	1,127.76	424.18	376.73
Washington	263.49	276.26	1,335.22	901.54	649.54	298.75	466.12
States not shown separately	296.40	309.48	803.31	1,030.74	1,146.36	315.31	349.14

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.

\*\* 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(2002) 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, 2002: (43 States are shown separately)**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	8,265	8,205	9,276	6,630	7,081	8,208	8,579
New England:							
Connecticut	8,901	9,167	9,207	6,477*	3,720*	10,670	7,735
Maine	8,624	8,779	8,505	5,581	6,836	8,447	10,677
Massachusetts	8,409	8,195	11,225	.	10,800*	8,553	7,671
New Hampshire	9,343	7,782	10,414	9,667	8,832	9,527	9,357
Middle Atlantic:							
New Jersey	10,485	10,491	10,592	9,809	9,674	9,987	10,662
New York	8,149	7,361	9,653	6,666	6,885	8,101	8,951
Pennsylvania	8,759	8,902	8,080	5,316	6,909	8,319	11,022
East North Central:							
Illinois	10,042	10,136	10,067	6,480*	8,124	7,762	11,904
Indiana	6,975	7,099	6,910*	5,190	5,797	6,818	7,149
Michigan	8,326	8,592	9,480	5,740	7,904	8,696	7,580
Ohio	8,091	8,175	7,638	7,829	8,328	8,259	7,292*
Wisconsin	9,085	9,136	8,323	10,407*	1,418*	10,291	8,082
West North Central:							
Iowa	8,681	9,459	7,702	6,138	6,102	8,146	9,296
Kansas	7,364	7,467	7,473	6,521	6,907	7,669	7,118
Minnesota	9,112	8,488	10,567	7,726	7,593	9,445	6,377
Missouri	7,258	6,851	11,412	6,787	5,996	8,707	6,174
Nebraska	8,229	8,258	8,016	8,333*	6,864*	8,790	7,021
South Atlantic:							
Delaware	9,784	10,064	3,264*	8,337	4,918*	8,994	11,652
Florida	9,095	9,434	9,050	5,844*	6,141*	11,228	8,971
Georgia	7,438	8,652	4,829	3,380*	3,380*	8,305	7,505
Maryland	8,002	8,030	9,581	6,029*	8,366	8,501	7,697
North Carolina	8,271	8,291	8,163	9,118*	8,884*	7,789	8,907
South Carolina	7,476	7,388	7,787	.	4,766*	8,230	6,481
Virginia	7,020	6,603	8,087	10,518	8,212	6,936	7,089
West Virginia	7,852	9,537	3,688*	4,457*	5,767*	10,923	7,098
East South Central:							
Alabama	6,878	6,988	7,497	6,096	6,782	7,352	5,434
Kentucky	8,771	8,928	8,671*	4,901	8,525	9,507	8,255
Mississippi	7,240	7,490	6,768*	5,774	4,631	7,768	6,897
Tennessee	6,426	5,591	8,677	7,208*	8,830	6,149	5,225
West South Central:							
Louisiana	9,567	9,325	10,931*	5,595*	.	7,720	9,923
Oklahoma	7,441	6,926	.	10,582	8,385	5,921	7,552
Texas	8,211	8,146	12,000*	9,055*	8,441*	8,530	8,000
Mountain:							
Arizona	7,991	7,912	11,297	5,844*	9,000*	5,819	8,965
Colorado	9,001	9,106	10,343	4,392*	.	8,806	9,344
Montana	7,239	7,090	9,655	6,385	8,345	7,961	4,806*
Nevada	7,449	7,449	.	.	10,320*	7,308	7,905
New Mexico	7,013	8,642	6,559	5,646	6,184	9,723	6,215
Utah	7,629	7,679	7,080	4,200*	5,975	5,393	10,449
Wyoming	9,362	9,317	9,649	9,357	8,673	9,311	10,228
Pacific:							
California	7,547	7,033	9,517	3,380*	5,475	7,155	8,529
Hawaii	6,706	6,982	5,361	7,574	5,886	6,741	8,109
Oregon	7,635	6,544	9,848	9,694	9,013	8,885	4,083*
Washington	7,671	6,822	9,794	7,594	4,435	6,447	9,921
States not shown separately	7,801	7,711	10,321	5,987	6,630	7,734	8,207

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.1.c(2002) 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, 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	152.14	168.15	458.42	360.31	263.71	197.50	347.14
New England:							
Connecticut	723.03	819.60	2,759.28	2,013.27*	1,176.37*	1,352.36	1,837.98
Maine	468.50	707.40	2,010.02	1,484.58	1,321.90	641.09	2,995.20
Massachusetts	988.14	1,045.99	3,347.02	.	3,415.26*	1,001.75	2,295.21
New Hampshire	1,103.01	1,250.88	2,897.77	2,395.12	2,439.78	1,257.87	2,383.74
Middle Atlantic:							
New Jersey	1,013.04	1,504.65	3,028.52	2,897.65	2,814.55	1,977.13	2,180.70
New York	718.62	642.74	1,407.17	1,497.54	1,389.66	768.41	1,971.60
Pennsylvania	709.18	886.01	1,842.07	1,543.64	1,671.49	1,069.70	2,718.98
East North Central:							
Illinois	736.51	813.40	2,304.11	2,049.16*	2,301.42	1,116.72	1,977.37
Indiana	601.02	689.77	2,079.02*	1,462.40	1,624.16	985.66	1,069.69
Michigan	514.42	869.52	1,891.30	1,371.29	2,044.76	645.18	1,612.63
Ohio	412.33	603.76	1,836.80	2,154.12	1,907.69	575.24	2,198.35*
Wisconsin	888.52	1,076.36	2,288.90	3,187.79*	427.47*	870.05	1,448.03
West North Central:							
Iowa	479.10	1,170.82	1,515.55	1,636.54	1,503.68	702.08	1,588.63
Kansas	746.86	795.06	1,775.71	1,821.17	1,440.24	959.12	1,421.84
Minnesota	493.66	947.52	2,676.44	787.56	1,689.81	589.75	1,608.55
Missouri	978.03	1,076.39	3,285.56	1,846.99	1,610.10	1,820.77	1,729.32
Nebraska	1,218.97	1,804.16	2,095.59	2,533.83*	2,086.21*	1,661.83	1,707.09
South Atlantic:							
Delaware	1,066.59	1,048.63	1,032.17*	2,300.23	1,552.49*	872.22	2,376.90
Florida	1,495.63	2,035.11	2,615.82	1,848.04*	1,855.58*	2,655.38	1,985.44
Georgia	1,272.76	1,764.32	1,391.23	1,068.85*	1,068.85*	2,280.89	1,545.17
Maryland	706.50	688.38	2,458.31	1,885.28*	2,457.53	924.70	1,390.04
North Carolina	1,548.09	1,559.16	2,287.55	2,738.84*	2,666.49*	1,460.87	2,319.54
South Carolina	1,263.07	1,651.32	2,210.88	.	1,531.85*	1,986.97	1,343.59
Virginia	753.01	740.55	2,338.81	2,956.54	2,321.27	1,096.60	1,726.55
West Virginia	928.07	1,583.26	1,267.46*	1,370.04*	2,144.54*	2,388.05	1,531.97
East South Central:							
Alabama	238.39	239.43	2,241.63	1,587.98	1,269.17	264.46	1,221.67
Kentucky	791.97	924.81	2,741.97*	1,429.11	2,165.74	1,021.84	1,685.89
Mississippi	741.43	863.97	2,140.23*	1,618.04	1,299.67	1,535.21	1,516.70
Tennessee	799.31	1,181.14	2,142.16	2,175.06*	2,344.00	1,396.81	1,407.98
West South Central:							
Louisiana	2,125.47	2,116.87	3,456.55*	1,738.09*	.	2,246.08	2,553.73
Oklahoma	1,460.77	1,682.77	.	3,155.54	2,352.09	1,653.56	2,123.35
Texas	954.25	1,009.30	3,794.73*	2,808.94*	2,549.65*	1,240.35	1,782.94
Mountain:							
Arizona	1,715.31	1,964.86	3,377.64	1,848.04*	2,846.05*	1,465.37	2,277.66
Colorado	1,400.93	1,681.76	2,901.69	1,388.87*	.	1,720.28	2,749.17
Montana	497.76	506.05	1,897.65	1,545.60	1,818.82	454.63	1,715.71*
Nevada	1,513.78	1,513.78	.	.	3,263.47*	1,642.78	2,111.95
New Mexico	1,288.92	2,079.12	1,750.16	1,301.04	1,565.11	2,730.19	1,603.18
Utah	721.95	774.07	1,679.57	1,328.16*	1,498.17	804.38	3,027.95
Wyoming	471.08	610.06	1,532.90	2,428.89	1,331.38	729.98	1,160.14
Pacific:							
California	510.54	387.62	2,010.90	1,068.85*	1,401.40	475.90	1,445.72
Hawaii	833.12	967.48	1,211.86	2,128.56	1,094.78	1,232.70	2,115.34
Oregon	1,113.40	1,151.36	2,777.14	2,896.90	2,365.20	1,288.80	1,328.00*
Washington	882.95	991.45	2,625.78	2,121.09	1,318.07	986.76	2,267.29
States not shown separately	556.71	571.64	2,234.84	1,384.05	1,069.00	685.49	1,600.27

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(2002) 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, 2002: (43 States are shown separately)**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	1,987	1,933	2,315	2,429	2,495	2,047	1,826
New England:							
Connecticut	1,954	1,937	2,170	1,837	2,072	1,929	1,986
Maine	2,714	2,579	3,419	3,738	3,891	2,975	2,199
Massachusetts	2,040	1,911	2,664	3,508	2,858	2,033	1,922
New Hampshire	2,407	2,354	2,393	2,739*	3,034	2,416	2,253
Middle Atlantic:							
New Jersey	2,128	2,059	2,673	3,187	1,479	2,100	2,203
New York	1,886	1,917	1,715	1,905	2,429	1,864	1,731
Pennsylvania	1,656	1,625	2,053	1,514	1,722	1,558	1,773
East North Central:							
Illinois	2,016	1,888	2,691	3,949	3,834	2,199	1,682
Indiana	1,536	1,422	2,333	2,290	2,341	1,538	1,458
Michigan	1,361	1,248	1,798	2,069	2,609	1,165	1,416
Ohio	1,841	1,804	2,074	2,406	2,716	2,059	1,366
Wisconsin	1,584	1,478	2,197	2,499	2,491	1,841	1,185
West North Central:							
Iowa	1,781	1,723	2,059	2,040	2,227	1,902	1,429
Kansas	1,881	1,860	1,853	2,427	2,358	1,790	2,018
Minnesota	2,033	1,965	2,327	2,173	2,594	1,997	2,012
Missouri	1,935	1,923	2,432	1,649	2,038	2,193	1,521
Nebraska	2,209	2,151	2,823	1,787*	2,250	2,242	2,118
South Atlantic:							
Delaware	1,735	1,617	2,777	2,255	2,241	2,303	1,468
Florida	2,178	2,081	2,969	2,682	2,548	2,553	1,871
Georgia	2,250	2,176	3,427	2,265	3,536	2,279	1,991
Maryland	2,583	2,562	3,251	2,367	2,869	2,978	2,226
North Carolina	2,110	2,095	2,203	2,620	2,857	2,124	2,007
South Carolina	2,155	2,065	2,579	2,808	1,533*	2,483	1,917
Virginia	2,447	2,334	3,325	2,998	2,406	2,577	2,343
West Virginia	1,710	1,691	1,797	2,054*	2,514	1,314	2,136
East South Central:							
Alabama	2,164	2,137	2,492	2,309	2,640	2,145	1,945
Kentucky	1,900	1,841	2,714	2,268*	2,186	1,718	2,018
Mississippi	1,777	1,753	1,380	2,369	2,129	1,881	1,570
Tennessee	2,012	1,984	2,224*	2,247	2,232	1,932	2,128
West South Central:							
Louisiana	2,259	2,290	1,966	1,872	2,889	2,169	2,239
Oklahoma	2,600	2,559	2,735	4,259	2,711	1,903	3,347
Texas	2,298	2,265	2,275	4,036	3,233	2,609	1,831
Mountain:							
Arizona	2,160	2,130	2,229	2,454	2,252*	2,395	1,856
Colorado	2,117	2,093	2,644	2,134	2,089	2,279	1,878
Montana	1,952	1,840	3,009	2,027	2,995	1,813	1,978
Nevada	1,694	1,691	1,734*	1,685	2,613	1,766	1,478
New Mexico	1,830	1,712	2,306	2,369	1,831	1,919	1,744
Utah	1,661	1,625	2,596	1,890	1,729	1,791	1,549
Wyoming	1,970	1,934	2,077	2,909	1,974	1,941	2,016
Pacific:							
California	1,996	1,938	2,563	2,104*	2,106	2,119	1,799
Hawaii	1,978	1,819	1,388	3,824	1,934	2,008	1,940
Oregon	1,841	1,795	1,977	2,097*	2,998	1,782	1,631
Washington	1,623	1,538	2,323	1,937	1,586*	1,578	1,769
States not shown separately	2,112	2,049	2,563	2,717	2,372	2,084	2,122

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.

\*\* 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(2002) 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, 2002: (43 States are shown separately)**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	30.00	32.64	83.53	93.03	98.44	47.25	32.52
New England:							
Connecticut	160.32	213.36	429.28	429.12	537.41	219.56	146.37
Maine	105.06	118.23	663.95	701.11	766.11	183.95	348.99
Massachusetts	142.15	134.95	309.63	503.70	538.98	202.79	231.79
New Hampshire	229.14	226.19	491.74	917.55*	695.55	282.68	357.41
Middle Atlantic:							
New Jersey	199.70	209.45	604.88	851.46	344.04	299.78	268.56
New York	90.81	136.78	375.31	238.15	495.52	202.66	198.35
Pennsylvania	91.67	115.06	267.88	326.40	421.22	108.43	174.96
East North Central:							
Illinois	112.57	109.21	384.77	687.98	557.29	159.25	131.54
Indiana	100.33	97.43	452.96	285.19	345.83	132.66	115.80
Michigan	130.37	138.40	259.05	268.09	417.90	185.46	120.21
Ohio	80.35	118.97	415.11	450.15	345.41	158.41	129.57
Wisconsin	142.51	142.68	253.63	644.36	693.74	148.86	291.21
West North Central:							
Iowa	168.28	160.25	421.22	381.84	268.39	219.13	169.79
Kansas	138.35	156.40	395.28	446.64	290.47	217.83	144.23
Minnesota	136.93	188.75	656.11	177.86	176.11	162.05	179.31
Missouri	152.56	147.66	602.96	393.52	317.57	245.62	151.67
Nebraska	97.32	105.67	374.32	545.45*	440.48	162.73	193.33
South Atlantic:							
Delaware	146.98	163.12	612.72	473.49	467.80	387.41	153.86
Florida	189.96	207.43	641.67	261.78	389.22	375.76	197.18
Georgia	115.26	112.40	671.86	453.68	539.32	188.20	221.60
Maryland	111.92	134.96	302.51	246.66	609.79	173.47	142.50
North Carolina	142.58	142.87	583.51	497.31	460.13	191.08	160.30
South Carolina	155.74	149.87	639.29	702.20	600.75*	252.95	214.93
Virginia	186.27	224.87	688.86	607.55	576.84	208.31	245.98
West Virginia	194.23	234.50	388.65	654.33*	436.77	327.20	267.57
East South Central:							
Alabama	108.98	117.43	676.64	610.38	262.79	154.31	139.01
Kentucky	193.47	194.56	570.54	788.30*	332.15	130.85	266.70
Mississippi	136.68	171.44	310.63	555.72	256.34	195.56	173.13
Tennessee	152.61	174.35	788.07*	355.60	254.53	261.69	205.49
West South Central:							
Louisiana	155.52	175.34	525.32	359.46	553.62	272.84	158.99
Oklahoma	235.26	248.60	515.20	971.77	459.16	241.36	430.75
Texas	95.87	98.46	391.65	523.57	296.81	125.21	117.43
Mountain:							
Arizona	153.47	160.61	549.11	589.36	965.74*	217.60	136.57
Colorado	76.12	70.66	729.31	542.17	389.33	169.87	182.59
Montana	246.05	253.87	715.24	308.74	561.54	283.72	366.38
Nevada	196.57	184.18	892.19*	373.23	336.89	333.28	265.15
New Mexico	154.89	185.17	339.95	473.96	383.88	336.66	200.59
Utah	125.13	145.51	531.74	393.78	462.00	196.46	407.58
Wyoming	166.44	178.94	564.41	831.00	335.10	304.23	236.43
Pacific:							
California	187.62	179.93	388.62	1,308.69*	305.15	223.25	318.44
Hawaii	215.66	237.98	280.22	564.93	394.81	292.37	356.02
Oregon	231.15	209.13	567.25	641.20*	459.33	256.79	298.77
Washington	218.74	218.80	643.07	544.30	741.46*	320.40	276.26
States not shown separately	141.96	143.63	389.69	616.87	640.21	184.19	252.08

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.

\*\* 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) 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

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

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\*\* 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(2002) 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, 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	1,977	1,934	2,263	2,373	2,448	2,033	1,834
New England:							
Connecticut	1,714	1,731	1,530	1,786*	1,659	1,599	1,936
Maine	2,482	2,414	2,735	3,174	2,000	2,882	2,040
Massachusetts	1,928	1,832	2,610*	2,953	2,602*	1,907	1,881
New Hampshire	2,024	2,048	2,426	1,561	2,581	2,140	1,756
Middle Atlantic:							
New Jersey	2,300	2,257	2,547	3,385*	1,265	2,186	2,521
New York	1,923	1,950	1,720	1,962*	2,252*	1,903	1,857
Pennsylvania	1,732	1,720	1,844	1,795	2,163	1,620	1,857
East North Central:							
Illinois	2,082	1,950	2,880	4,043	4,602	2,325	1,655
Indiana	1,529	1,425	2,266	2,117	1,959	1,568	1,420
Michigan	1,401	1,347	1,474	1,990	2,807	1,278	1,415
Ohio	1,669	1,654	1,609	2,151	2,563	1,787	1,352
Wisconsin	1,642	1,582	1,830	2,903	2,656	1,776	1,303
West North Central:							
Iowa	1,925	1,867	2,255	2,282	2,246	1,993	1,682
Kansas	1,884	1,874	1,789*	2,404	2,899	1,785	1,998
Minnesota	1,996	2,039	1,706*	1,961	2,391	1,953	2,021
Missouri	1,877	1,876	2,193*	1,651*	2,353	1,993	1,637
Nebraska	2,200	2,136	2,785	1,997*	2,135	2,280	2,060
South Atlantic:							
Delaware	1,816	1,595	3,908	2,587	2,887	2,428	1,565
Florida	2,226	2,111	3,096	2,555	2,358	2,751	1,924
Georgia	2,177	2,095	3,292	2,690*	3,804	2,118	2,062
Maryland	2,707	2,726	2,274	2,631	2,728	3,056	2,412
North Carolina	2,127	2,123	1,931*	2,528	2,819	2,214	1,887
South Carolina	2,141	1,987	2,924	2,690	1,401*	2,577	1,787
Virginia	2,324	2,149	3,715	2,578	2,065*	2,583	2,064
West Virginia	1,682	1,633	2,021	1,875	3,054	1,194*	2,233
East South Central:							
Alabama	2,191	2,156	2,777	2,569	2,761	2,076	2,046
Kentucky	1,945	1,865	2,703	2,417*	2,288	1,787	2,005
Mississippi	1,728	1,692	1,584	2,462	2,306	1,877	1,428
Tennessee	2,040	2,034	2,041*	2,261	2,265	1,964	2,165
West South Central:							
Louisiana	2,147	2,162	2,247	1,617	2,473	2,050	2,189
Oklahoma	2,589	2,573	2,721	3,155	2,374*	1,730	3,585
Texas	2,298	2,265	2,369	3,468	2,638	2,632	1,931
Mountain:							
Arizona	2,232	2,182	2,417	2,541	2,014*	2,393	1,970
Colorado	1,971	1,910	3,899	2,130	1,938	1,968	1,976
Montana	2,046	1,922	3,541	2,451	3,811	1,856	2,079
Nevada	1,668	1,702	1,269*	1,685	2,539	1,675	1,508
New Mexico	1,705	1,519	2,660	2,966	1,920	1,717*	1,668
Utah	1,744	1,729	1,810	2,235	1,096*	1,934	1,661
Wyoming	1,711	1,655	2,265	2,650*	1,898*	1,895	1,404*
Pacific:							
California	1,853	1,822	2,272	1,991*	2,218	2,154	1,467
Hawaii	2,108	1,712	1,509*	4,403	2,816	2,330	1,617
Oregon	1,808	1,901	1,155*	1,634*	2,768*	1,786	1,584*
Washington	1,704	1,673	2,763	1,408*	2,179*	1,631	1,881
States not shown separately	2,089	2,035	2,686	2,768	2,177*	2,123	2,030

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.

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**Table VII.D.2.b(2002) 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, 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	31.04	34.44	111.28	147.65	113.54	57.47	41.84
New England:							
Connecticut	200.02	250.63	375.83	565.67*	298.63	283.05	170.01
Maine	166.32	175.71	666.10	626.26	530.74	359.55	329.16
Massachusetts	199.60	208.64	875.09*	746.31	831.46*	316.48	272.10
New Hampshire	162.70	181.62	598.17	424.77	620.19	312.98	238.23
Middle Atlantic:							
New Jersey	248.69	248.23	600.75	1,073.45*	359.07	333.47	356.45
New York	160.51	169.14	391.31	812.55*	845.55*	157.66	187.72
Pennsylvania	145.96	165.24	465.22	294.04	459.86	249.89	122.06
East North Central:							
Illinois	160.77	131.30	546.65	1,077.61	910.87	206.79	142.53
Indiana	92.83	76.15	438.15	360.48	259.26	114.14	116.25
Michigan	145.67	174.75	180.35	307.89	523.71	188.04	125.24
Ohio	136.41	160.08	407.21	425.52	484.99	219.58	145.53
Wisconsin	129.30	122.23	314.70	656.72	760.12	153.49	230.29
West North Central:							
Iowa	168.59	156.64	573.63	392.79	302.17	242.75	209.71
Kansas	180.00	194.16	642.93*	445.77	511.45	280.25	159.48
Minnesota	142.40	198.75	686.83*	235.25	380.47	171.57	235.89
Missouri	156.56	185.90	1,140.00*	716.48*	632.40	258.68	195.88
Nebraska	123.68	125.82	377.20	798.04*	539.48	216.48	216.39
South Atlantic:							
Delaware	153.80	130.92	597.70	759.33	774.47	486.85	138.91
Florida	178.80	180.44	662.19	358.23	324.66	298.72	227.84
Georgia	125.48	157.34	660.13	855.42*	574.73	180.20	357.65
Maryland	192.43	196.07	585.01	660.08	614.18	322.77	227.85
North Carolina	157.96	162.63	606.36*	485.31	461.05	344.52	173.24
South Carolina	222.13	220.15	725.19	685.36	619.09*	296.55	260.32
Virginia	187.39	233.40	872.42	444.31	770.95*	288.18	242.84
West Virginia	243.68	285.15	382.29	473.25	857.36	358.94*	297.86
East South Central:							
Alabama	143.45	140.84	807.21	446.88	521.25	158.68	202.33
Kentucky	232.03	244.21	572.47	812.19*	328.78	324.97	314.99
Mississippi	198.18	238.70	296.57	591.64	356.65	222.94	199.74
Tennessee	193.70	218.93	922.07*	436.98	215.26	295.84	248.34
West South Central:							
Louisiana	207.31	225.20	633.75	476.20	544.79	307.19	197.06
Oklahoma	273.64	296.58	519.21	747.06	827.11*	280.98	465.26
Texas	129.52	137.10	388.91	524.52	269.39	146.59	164.81
Mountain:							
Arizona	228.71	272.38	570.59	653.61	696.68*	304.69	179.87
Colorado	113.06	115.50	829.37	535.50	439.05	295.29	248.75
Montana	364.19	365.98	903.95	558.05	777.89	368.96	365.82
Nevada	204.73	209.41	965.16*	373.23	433.97	266.92	278.50
New Mexico	154.31	185.68	569.55	732.55	552.87	526.11*	251.83
Utah	149.53	176.94	442.22	475.03	336.69*	299.56	391.58
Wyoming	202.61	227.57	660.98	1,312.11*	1,300.32*	375.36	496.95*
Pacific:							
California	166.99	168.70	571.17	1,355.85*	560.52	184.17	82.89
Hawaii	331.15	347.65	533.87*	979.89	571.81	685.44	279.04
Oregon	244.24	247.96	600.65*	494.76*	843.24*	310.59	655.85*
Washington	227.35	242.14	700.66	540.40*	684.59*	348.89	290.66
States not shown separately	173.10	190.50	420.24	656.92	983.14*	299.19	262.41

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.

\*\* 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(2002) 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, 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	23.5%	22.9%	26.5%	29.9%	31.7%	24.1%	21.5%
New England:							
Connecticut	21.6%	21.2%	24.7%	22.1%	25.6%	20.5%	23.3%
Maine	29.6%	28.0%	37.3%	42.2%	44.6%	30.3%	26.0%
Massachusetts	23.2%	21.9%	29.4%	38.1%	32.9%	22.4%	24.0%
New Hampshire	24.9%	24.7%	22.8%	28.2%	30.8%	24.7%	24.1%
Middle Atlantic:							
New Jersey	22.6%	21.9%	27.5%	33.3%	16.6%*	22.2%	23.3%
New York	21.7%	22.3%	18.9%	20.8%	30.4%	20.7%	20.7%
Pennsylvania	20.2%	19.8%	23.9%	19.1%	22.7%	18.6%	22.0%
East North Central:							
Illinois	22.2%	20.9%	28.5%	44.0%	44.4%	24.4%	18.4%
Indiana	18.7%	17.4%	27.5%	27.1%	33.0%	19.3%	16.9%
Michigan	16.1%	14.9%	19.3%	25.4%	34.0%	14.2%	15.9%
Ohio	22.5%	22.1%	25.3%	30.9%	33.3%	24.6%	17.5%
Wisconsin	18.2%	17.1%	24.2%	26.9%	27.7%*	19.8%	14.7%
West North Central:							
Iowa	22.6%	21.9%	24.3%	28.5%	28.3%	25.5%	16.4%
Kansas	22.7%	22.2%	22.8%	32.8%	27.5%	21.5%	24.8%
Minnesota	22.8%	22.2%	23.9%	27.8%	30.4%	22.4%	22.4%
Missouri	24.8%	25.0%	27.0%	19.6%*	27.0%	28.5%	18.9%
Nebraska	26.2%	25.2%	37.2%	22.4%*	28.9%	26.7%	24.4%
South Atlantic:							
Delaware	20.7%	19.2%	32.2%	32.5%	30.3%	26.3%	17.7%
Florida	24.9%	23.5%	36.2%	33.9%	29.0%	29.5%	21.2%
Georgia	28.3%	27.7%	41.3%	25.1%	43.8%	28.5%	25.4%
Maryland	29.3%	28.8%	37.6%	31.5%	38.4%	33.5%	25.2%
North Carolina	26.3%	26.0%	27.6%*	37.3%	35.6%	27.0%	24.3%
South Carolina	26.9%	25.7%	32.3%	39.6%	20.5%*	31.0%	23.6%
Virginia	31.6%	30.3%	38.0%	41.0%	34.1%	31.9%	30.9%
West Virginia	19.1%	18.9%	19.5%	29.2%*	36.4%	13.8%	24.9%
East South Central:							
Alabama	28.6%	28.1%	29.3%	36.6%	40.9%	28.3%	23.9%
Kentucky	22.6%	21.8%	31.2%	37.5%	27.8%	20.5%	23.7%
Mississippi	23.6%	23.6%	16.3%	29.0%	29.9%	27.3%	18.7%
Tennessee	24.9%	24.6%	29.0%	25.2%	28.3%	24.8%	24.5%
West South Central:							
Louisiana	27.0%	27.5%	22.0%*	22.2%	36.0%	27.3%	25.5%
Oklahoma	30.5%	30.0%	30.3%	50.7%	32.9%	25.1%	34.6%
Texas	26.0%	25.7%	24.9%	46.6%	37.5%	28.2%	21.6%
Mountain:							
Arizona	27.1%	26.6%	28.6%	32.5%	29.3%	30.0%	23.3%
Colorado	24.9%	24.6%	29.3%	27.5%	25.3%	25.7%	23.5%
Montana	25.3%	24.1%	33.8%	27.9%	34.8%	22.9%	29.7%
Nevada	23.0%	23.4%	18.4%*	23.6%	32.7%	24.4%	19.8%
New Mexico	23.5%	21.2%	35.5%	34.2%	23.8%	24.2%	22.7%*
Utah	20.0%	19.4%	33.6%	26.6%	23.6%	24.5%	16.8%
Wyoming	23.0%	22.6%	25.0%	33.7%	24.4%	24.1%	21.3%
Pacific:							
California	23.8%	22.9%	31.6%	28.7%	31.2%	25.7%	20.3%
Hawaii	25.5%	24.1%	20.9%	35.4%	29.7%	25.3%	24.9%
Oregon	22.6%	22.3%	23.2%*	25.1%	35.4%	22.5%	19.1%
Washington	18.8%	17.8%	25.1%	25.9%	15.2%*	18.5%	20.9%
States not shown separately	25.1%	24.4%	29.7%	36.4%	37.7%	24.2%	25.5%

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.

\*\* 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(2002) 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, 2002: (43 States are shown separately)**

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	0.28%	0.34%	1.08%	1.18%	1.14%	0.51%	0.42%
New England:							
Connecticut	1.64%	1.97%	3.78%	4.81%	5.65%	2.16%	2.31%
Maine	1.16%	1.40%	5.96%	6.35%	8.13%	1.67%	3.71%
Massachusetts	1.61%	1.66%	3.12%	5.13%	5.76%	2.19%	2.03%
New Hampshire	2.34%	2.48%	3.77%	8.20%	6.77%	2.91%	3.55%
Middle Atlantic:							
New Jersey	2.14%	2.15%	6.51%	6.51%	5.75%*	3.89%	2.80%
New York	1.08%	1.60%	3.63%	2.94%	6.61%	1.90%	2.13%
Pennsylvania	0.85%	1.16%	2.63%	4.85%	4.77%	1.37%	1.56%
East North Central:							
Illinois	1.11%	1.02%	3.82%	6.84%	6.35%	1.30%	1.67%
Indiana	1.01%	0.90%	5.34%	4.88%	4.84%	1.37%	1.59%
Michigan	1.36%	1.32%	4.02%	3.68%	6.40%	2.25%	1.12%
Ohio	0.95%	1.40%	5.41%	5.97%	3.70%	1.77%	1.14%
Wisconsin	1.48%	1.53%	2.74%	6.95%	10.22%*	1.61%	2.65%
West North Central:							
Iowa	2.27%	2.29%	4.74%	5.94%	3.80%	2.85%	2.02%
Kansas	1.60%	1.83%	5.43%	6.17%	3.94%	2.61%	2.03%
Minnesota	1.35%	2.03%	5.69%	3.40%	3.59%	1.80%	2.34%
Missouri	1.67%	1.69%	6.39%	6.63%*	4.24%	2.82%	1.86%
Nebraska	1.12%	1.17%	3.54%	9.44%*	6.32%	2.23%	1.82%
South Atlantic:							
Delaware	1.45%	1.54%	7.17%	6.30%	6.99%	3.87%	1.44%
Florida	2.46%	2.62%	7.42%	4.55%	4.85%	3.79%	2.96%
Georgia	1.14%	1.28%	9.54%	6.04%	7.74%	2.55%	2.84%
Maryland	1.23%	1.43%	2.96%	3.27%	7.40%	1.82%	1.53%
North Carolina	1.66%	1.68%	9.43%*	7.27%	6.56%	2.42%	2.14%
South Carolina	2.19%	2.01%	7.32%	8.54%	7.56%*	4.04%	2.44%
Virginia	2.40%	2.57%	8.33%	7.12%	4.97%	2.83%	3.07%
West Virginia	2.15%	2.57%	4.20%	9.26%*	5.81%	2.94%	3.21%
East South Central:							
Alabama	1.95%	2.01%	8.11%	6.69%	4.64%	2.33%	3.07%
Kentucky	2.07%	2.14%	6.85%	8.97%	6.46%	1.86%	2.69%
Mississippi	2.13%	2.78%	4.72%	7.76%	3.71%	3.18%	4.67%
Tennessee	1.95%	2.16%	8.04%	5.56%	4.60%	3.36%	2.96%
West South Central:							
Louisiana	2.36%	2.59%	7.76%*	4.28%	8.90%	3.91%	2.23%
Oklahoma	2.36%	2.53%	6.03%	9.48%	5.60%	2.86%	4.20%
Texas	0.85%	0.99%	5.02%	6.59%	4.38%	1.68%	1.00%
Mountain:							
Arizona	1.94%	2.02%	8.02%	7.44%	8.45%	2.41%	2.10%
Colorado	1.65%	1.64%	7.49%	6.97%	4.94%	2.62%	2.27%
Montana	2.94%	3.06%	7.68%	4.39%	6.23%	3.46%	4.92%
Nevada	2.37%	2.15%	7.84%*	5.37%	4.59%	3.63%	2.40%
New Mexico	2.41%	2.30%	7.10%	8.13%	6.21%	3.79%	8.00%*
Utah	1.61%	2.00%	6.95%	6.30%	5.47%	2.26%	4.25%
Wyoming	1.84%	2.17%	6.16%	7.63%	4.25%	4.07%	2.17%
Pacific:							
California	2.37%	2.18%	4.88%	8.13%	4.95%	2.57%	3.47%
Hawaii	1.97%	2.54%	3.85%	5.17%	4.97%	2.45%	3.79%
Oregon	2.48%	2.42%	9.05%*	7.02%	5.08%	2.67%	4.17%
Washington	2.65%	2.59%	6.40%	7.46%	10.25%*	3.82%	3.29%
States not shown separately	1.70%	1.61%	4.33%	7.01%	7.27%	1.93%	3.32%

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.

\*\* 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(2002) 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, 2002: (43 States are shown separately)**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	25.5%	24.8%	30.2%	29.6%	32.6%	26.2%	23.2%
New England:							
Connecticut	26.9%	26.0%	36.3%	20.6%*	37.6%	29.8%	21.1%
Maine	35.6%	32.8%	45.1%	54.6%	51.2%	35.3%	31.0%*
Massachusetts	24.6%	23.2%	28.8%	39.6%	31.8%	23.9%	26.0%
New Hampshire	26.1%	26.6%	19.2%	28.2%	31.0%	26.8%	20.4%
Middle Atlantic:							
New Jersey	19.3%	18.9%	19.8%*	28.2%*	26.6%	16.2%	21.7%
New York	22.6%	23.2%	19.0%*	28.2%*	36.8%	21.8%	19.8%
Pennsylvania	19.4%	18.4%	31.5%	13.5%*	11.0%*	17.9%	22.0%
East North Central:							
Illinois	23.9%	21.9%	34.3%*	47.5%	41.0%	26.3%	20.1%
Indiana	23.8%	23.4%	22.7%*	28.8%*	74.0%	19.9%	24.5%
Michigan	16.2%	14.2%	22.3%*	28.4%	35.6%	11.4%	16.2%
Ohio	31.1%	29.8%	36.3%	52.1%	44.9%	40.4%	18.4%
Wisconsin	17.7%	14.8%*	34.3%	15.1%	20.1%*	24.1%	10.2%*
West North Central:							
Iowa	21.8%	20.1%	32.0%*	23.2%*	28.4%	23.6%	14.1%*
Kansas	24.4%	23.1%	29.0%*	31.8%*	28.0%*	24.0%	24.5%*
Minnesota	25.7%	22.6%	46.2%	26.9%*	20.5%*	26.6%	24.5%
Missouri	27.0%	27.6%	26.3%*	19.9%*	17.5%*	32.4%	15.2%*
Nebraska	26.1%	25.0%	41.8%	.	23.6%*	26.1%	28.2%
South Atlantic:							
Delaware	18.3%	19.0%	13.3%*	15.7%	31.5%	24.0%	13.0%*
Florida	27.3%	26.5%	42.5%	40.2%	38.8%	29.3%	22.7%
Georgia	31.4%	32.5%	36.7%*	16.1%	39.8%	40.5%	20.7%
Maryland	32.2%	30.9%	52.6%	23.5%	42.9%	36.4%	26.6%
North Carolina	23.5%	23.1%	40.5%	45.8%*	27.4%	23.2%	23.5%*
South Carolina	30.6%	31.5%	21.5%*	49.2%*	30.2%	32.8%	29.4%
Virginia	35.2%	35.4%	27.4%*	38.0%	34.9%	36.3%	34.7%
West Virginia	21.9%	22.3%	14.9%*	25.0%*	24.6%	18.7%*	27.3%
East South Central:							
Alabama	28.4%	28.2%	28.0%*	39.8%*	45.7%	36.6%	20.6%
Kentucky	25.0%	25.1%	19.9%*	.	8.7%*	19.4%	34.2%
Mississippi	28.7%	37.7%*	.	.	.	38.9%*	22.3%*
Tennessee	24.0%	22.0%	36.6%	20.2%*	32.4%	24.7%	22.4%
West South Central:							
Louisiana	33.4%	34.4%	32.0%	20.9%*	41.6%	34.0%	29.9%
Oklahoma	32.8%	32.2%	41.2%	60.5%*	37.6%	37.6%	26.5%
Texas	28.0%	28.0%	19.8%*	57.2%	46.6%	32.3%	18.0%
Mountain:							
Arizona	28.3%	28.7%	26.7%*	25.0%*	40.7%	34.9%	22.6%
Colorado	24.3%	24.4%	20.2%*	33.5%	31.9%	26.3%	17.8%
Montana	24.6%*	25.3%*	24.8%*	2.4%*	10.2%*	27.6%*	33.8%
Nevada	26.5%	25.3%	41.8%	.	37.5%	37.1%	15.6%
New Mexico	28.8%	28.4%	37.1%	23.1%*	20.5%*	31.2%	27.0%
Utah	24.9%	24.2%	47.5%	5.9%	28.0%	24.6%	24.6%
Wyoming	31.8%	32.2%	20.6%*	50.0%*	5.6%*	30.5%	35.1%
Pacific:							
California	28.2%	27.0%	39.7%	26.3%*	31.1%	27.3%	29.4%
Hawaii	28.5%	29.9%	17.7%	38.0%	34.3%	24.0%	31.7%
Oregon	22.3%	19.7%	23.9%*	33.4%	22.9%*	24.0%	19.9%*
Washington	15.4%*	11.6%*	36.9%	31.9%*	6.7%*	19.9%*	17.6%
States not shown separately	29.6%	28.8%	31.5%	37.4%	57.0%	25.1%	45.5%

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.3.a(2002) 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, 2002: (43 States are shown separately)**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.79%	0.81%	2.63%	1.98%	2.08%	1.01%	1.47%
New England:							
Connecticut	1.91%	2.17%	9.12%	6.55%*	7.98%	1.86%	2.01%
Maine	1.58%	3.07%	7.11%	15.60%	10.75%	3.80%	10.12%*
Massachusetts	1.54%	1.41%	4.47%	9.86%	8.61%	1.87%	2.23%
New Hampshire	2.18%	2.63%	5.46%	8.26%	7.87%	3.13%	3.78%
Middle Atlantic:							
New Jersey	2.77%	3.24%	6.01%*	8.89%*	7.14%	4.72%	4.41%
New York	2.52%	2.79%	6.94%*	12.57%*	5.32%	3.03%	4.09%
Pennsylvania	2.32%	2.84%	4.63%	6.37%*	4.06%*	2.73%	5.77%
East North Central:							
Illinois	2.17%	2.67%	10.86%*	9.17%	10.69%	3.11%	3.11%
Indiana	3.28%	3.12%	7.39%*	9.51%*	16.98%	5.11%	3.83%
Michigan	2.64%	2.33%	7.66%*	7.72%	10.39%	3.33%	1.88%
Ohio	5.07%	5.89%	7.86%	12.38%	10.12%	5.72%	2.58%
Wisconsin	3.96%	5.02%*	7.98%	4.49%	9.11%*	2.68%	10.09%*
West North Central:							
Iowa	3.05%	2.99%	11.97%*	6.97%*	6.02%	3.51%	7.70%*
Kansas	3.76%	4.48%	9.40%*	9.78%*	10.85%*	5.12%	8.60%*
Minnesota	3.08%	3.28%	8.58%	11.81%*	9.79%*	3.44%	4.01%
Missouri	3.06%	4.13%	10.32%*	8.40%*	8.50%*	3.45%	4.61%*
Nebraska	3.92%	4.38%	9.87%	.	8.23%*	6.66%	6.95%
South Atlantic:							
Delaware	3.05%	3.65%	5.91%*	3.96%	9.03%	5.42%	9.10%*
Florida	3.90%	4.07%	10.67%	10.13%	8.14%	5.88%	4.25%
Georgia	2.32%	2.76%	11.09%*	4.82%	11.56%	5.90%	2.57%
Maryland	1.48%	1.72%	11.30%	4.39%	9.59%	2.04%	1.25%
North Carolina	3.52%	3.55%	11.41%	14.48%*	7.29%	4.69%	9.26%*
South Carolina	2.86%	3.17%	7.91%*	15.40%*	8.24%	6.30%	5.47%
Virginia	3.06%	3.00%	9.89%*	9.18%	8.11%	7.07%	6.18%
West Virginia	4.20%	4.92%	4.86%*	11.18%*	6.25%	5.84%*	6.32%
East South Central:							
Alabama	4.77%	4.68%	8.87%*	14.31%*	13.37%	5.54%	3.99%
Kentucky	6.14%	6.18%	6.60%*	.	6.95%*	3.45%	8.18%
Mississippi	7.53%	11.96%*	.	.	.	12.10%*	10.37%*
Tennessee	2.93%	3.00%	8.73%	7.92%*	8.32%	3.86%	3.72%
West South Central:							
Louisiana	2.94%	3.16%	9.02%	6.34%*	10.00%	6.07%	4.74%
Oklahoma	5.33%	5.60%	11.97%	19.14%*	10.01%	8.52%	4.41%
Texas	2.05%	2.35%	10.50%*	13.31%	8.59%	3.70%	1.71%
Mountain:							
Arizona	3.27%	2.99%	8.57%*	8.83%*	11.20%	5.93%	5.13%
Colorado	5.49%	5.48%	8.18%*	8.89%	8.07%	6.18%	4.48%
Montana	9.56%*	9.87%*	7.56%*	2.01%*	3.49%*	10.18%*	9.90%
Nevada	6.23%	6.09%	10.30%	.	10.98%	8.32%	4.52%
New Mexico	4.61%	4.73%	9.82%	10.24%*	7.49%*	5.39%	7.77%
Utah	2.53%	2.37%	12.22%	1.68%	7.97%	3.05%	6.59%
Wyoming	6.05%	6.83%	6.63%*	15.81%*	5.00%*	8.54%	8.51%
Pacific:							
California	3.18%	3.11%	7.72%	8.03%*	5.22%	3.58%	4.50%
Hawaii	3.14%	4.56%	3.84%	7.04%	6.86%	2.99%	6.24%
Oregon	3.50%	4.52%	10.75%*	9.59%	9.70%*	4.34%	7.35%*
Washington	4.88%*	4.80%*	10.30%	9.68%*	2.12%*	7.87%*	3.52%
States not shown separately	2.63%	4.68%	8.59%	9.49%	12.44%	2.79%	9.79%

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.3.b(2002) 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, 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	22.9%	22.5%	25.5%	28.8%	30.5%	23.5%	21.2%
New England:							
Connecticut	19.2%	19.2%	18.3%	20.7%*	20.3%	17.1%	23.5%
Maine	27.1%	26.2%	31.1%	37.3%	26.6%	29.0%	24.5%
Massachusetts	22.1%	21.0%	27.6%	36.5%	32.8%	20.9%	23.0%
New Hampshire	21.1%	21.8%	22.1%	17.1%*	26.8%	21.4%	19.6%
Middle Atlantic:							
New Jersey	24.4%	24.0%	26.6%	35.0%	14.3%*	23.5%	26.4%
New York	21.1%	21.7%	18.2%	18.6%*	25.7%*	19.8%	21.9%
Pennsylvania	20.5%	20.4%	20.7%*	22.4%	28.0%	19.4%	21.4%
East North Central:							
Illinois	22.5%	21.1%	30.2%	44.2%	51.9%	24.5%	18.4%
Indiana	18.0%	16.8%	25.2%	24.6%	26.8%	19.2%	15.5%
Michigan	16.5%	16.0%	16.3%	22.6%	35.4%	15.7%	15.6%
Ohio	20.6%	20.4%	19.3%	27.2%	31.3%	21.6%	17.4%
Wisconsin	18.7%	18.3%	18.5%	29.8%	28.7%	19.2%	15.9%
West North Central:							
Iowa	24.6%	24.1%	25.5%	30.6%	27.7%	27.0%	19.2%
Kansas	22.3%	22.1%	21.2%*	31.3%*	30.3%	21.1%	24.5%
Minnesota	22.4%	22.7%	18.7%*	25.8%*	27.2%	22.3%	21.7%
Missouri	24.0%	24.4%	24.8%*	19.3%*	29.6%	26.6%	19.8%
Nebraska	26.1%	24.9%	37.2%	25.3%*	28.4%	27.1%	23.7%
South Atlantic:							
Delaware	22.3%	19.5%	43.6%	42.8%	38.5%	29.3%	19.3%
Florida	25.0%	23.3%	38.4%	31.6%	26.5%	30.6%	21.7%
Georgia	26.8%	26.1%	36.4%	29.2%*	47.2%	25.6%	26.2%
Maryland	29.2%	29.0%	28.7%	33.6%	35.3%	32.9%	25.8%
North Carolina	27.7%	27.6%	24.1%*	35.8%	36.3%	28.4%	25.2%
South Carolina	26.3%	24.3%	35.7%	37.0%	18.5%*	31.4%	21.8%
Virginia	28.8%	26.6%	41.9%	35.3%	27.6%	30.5%	26.7%
West Virginia	18.5%	18.1%	20.4%	26.1%*	46.1%	12.6%	24.7%
East South Central:							
Alabama	28.4%	27.9%	33.0%	38.9%	42.7%	26.7%	24.7%
Kentucky	23.1%	22.1%	30.3%	38.0%	30.2%	21.7%	23.0%
Mississippi	22.9%	22.8%	19.3%	26.8%	31.3%	27.7%	16.8%*
Tennessee	25.0%	24.9%	26.8%*	25.7%	29.2%	24.7%	24.9%
West South Central:							
Louisiana	25.9%	26.0%	28.4%	20.4%	32.6%	26.0%	25.1%
Oklahoma	29.7%	29.6%	29.3%	40.2%	28.3%	22.5%	36.2%
Texas	25.5%	25.1%	25.4%	41.9%	31.2%	27.2%	22.7%
Mountain:							
Arizona	26.9%	25.9%	31.6%	31.6%	24.3%	28.5%	24.1%
Colorado	24.1%	23.3%	44.6%	26.4%*	23.6%	23.4%	24.8%
Montana	26.0%	24.6%	42.8%	30.3%	44.1%	23.8%	26.8%
Nevada	22.5%	23.5%	13.5%*	23.6%	32.3%	22.6%	20.5%
New Mexico	21.5%	18.5%	44.0%	41.0%	23.8%	21.1%*	21.6%*
Utah	20.4%	20.1%	22.5%*	33.2%	14.6%	26.0%	17.9%
Wyoming	21.6%	20.7%	34.9%	33.5%*	28.1%*	26.0%	15.5%*
Pacific:							
California	20.7%	20.0%	25.8%	30.2%	29.8%	24.4%	15.7%
Hawaii	25.2%	22.1%	22.9%	34.5%	39.2%	26.8%	20.5%
Oregon	21.6%	22.6%	15.2%*	17.0%*	32.9%	22.0%	17.4%*
Washington	19.9%	19.5%	28.7%	18.8%*	27.8%	18.6%	23.8%
States not shown separately	23.9%	23.2%	32.0%	30.8%	35.7%*	23.2%	23.6%

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.

\*\* 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(2002) 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, 2002: (43 States are shown separately)**

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	0.28%	0.33%	1.33%	1.73%	1.29%	0.53%	0.55%
New England:							
Connecticut	2.04%	2.41%	3.88%	7.14%*	4.39%	2.66%	2.35%
Maine	1.80%	2.04%	6.92%	7.57%	7.05%	3.76%	3.63%
Massachusetts	2.43%	2.64%	8.04%	8.50%	7.48%	3.72%	2.70%
New Hampshire	1.69%	2.13%	5.27%	5.54%*	6.56%	2.38%	2.66%
Middle Atlantic:							
New Jersey	2.58%	2.43%	7.20%	9.52%	6.12%*	4.56%	3.59%
New York	1.50%	1.55%	4.59%	9.53%*	8.63%*	1.60%	2.02%
Pennsylvania	1.41%	1.65%	6.64%*	4.41%	5.93%	2.44%	1.19%
East North Central:							
Illinois	1.63%	1.14%	4.34%	9.60%	9.27%	1.79%	1.54%
Indiana	1.12%	0.86%	4.95%	5.87%	3.64%	1.18%	1.25%
Michigan	1.86%	2.21%	2.04%	5.11%	5.67%	2.53%	1.88%
Ohio	1.60%	1.92%	5.62%	5.84%	6.00%	2.45%	1.47%
Wisconsin	1.36%	1.33%	3.16%	6.70%	7.68%	1.67%	2.23%
West North Central:							
Iowa	2.38%	2.42%	7.36%	6.30%	3.77%	3.29%	2.08%
Kansas	2.18%	2.35%	7.53%*	9.53%*	6.04%	3.02%	2.45%
Minnesota	1.40%	2.09%	6.04%*	8.45%*	5.50%	1.96%	2.54%
Missouri	2.08%	2.46%	7.90%*	9.02%*	7.95%	3.31%	2.68%
Nebraska	1.23%	1.21%	4.54%	8.79%*	6.53%	2.25%	1.96%
South Atlantic:							
Delaware	1.61%	1.22%	6.99%	9.45%	10.33%	3.94%	1.45%
Florida	2.34%	2.35%	7.94%	4.56%	4.89%	3.19%	3.13%
Georgia	1.15%	1.74%	9.02%	9.20%*	7.12%	2.65%	4.50%
Maryland	1.80%	1.82%	8.19%	8.24%	7.81%	2.95%	2.33%
North Carolina	1.70%	1.66%	9.94%*	7.10%	6.73%	3.98%	2.54%
South Carolina	3.25%	3.27%	8.13%	8.56%	8.55%*	4.10%	3.32%
Virginia	2.26%	2.44%	8.09%	6.11%	7.53%	2.87%	3.13%
West Virginia	2.40%	2.97%	4.26%	9.76%*	8.31%	3.09%	3.10%
East South Central:							
Alabama	2.50%	2.42%	9.69%	6.89%	8.13%	2.48%	3.34%
Kentucky	2.48%	2.67%	6.97%	10.00%	6.31%	3.35%	3.34%
Mississippi	3.04%	3.35%	5.54%	7.45%	5.03%	3.04%	5.77%*
Tennessee	2.42%	2.66%	8.52%*	5.96%	6.25%	3.68%	4.01%
West South Central:							
Louisiana	2.90%	3.11%	8.22%	4.61%	9.10%	4.14%	2.14%
Oklahoma	2.78%	3.07%	6.02%	6.83%	5.87%	3.43%	4.57%
Texas	1.17%	1.32%	4.85%	6.32%	4.14%	1.99%	1.41%
Mountain:							
Arizona	2.52%	3.00%	8.24%	7.69%	7.19%	3.29%	2.11%
Colorado	1.51%	1.44%	8.22%	10.10%*	5.38%	2.27%	3.02%
Montana	4.05%	4.00%	10.19%	6.72%	9.23%	4.03%	5.22%
Nevada	2.68%	2.74%	8.93%*	5.37%	5.70%	3.69%	2.91%
New Mexico	2.35%	2.13%	10.26%	9.90%	6.70%	6.77%*	8.17%*
Utah	2.02%	2.55%	9.38%*	7.45%	3.86%	3.71%	4.05%
Wyoming	2.18%	2.29%	8.86%	11.33%*	10.47%*	4.54%	6.34%*
Pacific:							
California	2.25%	2.22%	5.38%	8.76%	6.44%	2.48%	1.13%
Hawaii	3.11%	3.63%	6.73%	7.69%	7.91%	6.82%	3.36%
Oregon	2.64%	2.89%	9.65%*	5.34%*	9.70%	3.33%	5.47%*
Washington	2.94%	3.06%	6.99%	7.25%*	8.20%	4.45%	3.38%
States not shown separately	2.10%	2.28%	2.61%	7.41%	11.77%*	3.11%	3.36%

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.

\*\* 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(2002) 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, 2002: (43 States are shown separately)**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	35.0%	35.9%	30.7%	28.7%	23.3%	34.1%	39.6%
New England:							
Connecticut	33.1%	33.9%	33.7%	25.1%	22.6%	30.4%	41.2%
Maine	29.2%	31.3%	18.9%	23.4%	17.3%	26.0%	39.7%
Massachusetts	41.2%	42.8%	31.8%	31.0%	27.9%	44.5%	37.3%
New Hampshire	29.7%	30.3%	27.9%	28.1%	20.5%	30.1%	31.5%
Middle Atlantic:							
New Jersey	36.1%	37.8%	24.1%	29.0%	20.1%	34.2%	40.7%
New York	36.1%	36.9%	35.9%	25.3%	29.3%	36.7%	38.0%
Pennsylvania	34.3%	35.3%	30.7%	24.5%	23.8%	32.7%	38.9%
East North Central:							
Illinois	38.1%	40.0%	27.9%	26.7%	23.6%	35.1%	44.2%
Indiana	34.7%	34.9%	31.1%	37.6%	24.3%	35.0%	35.8%
Michigan	37.2%	41.0%	25.0%	27.4%	22.8%	36.7%	42.2%
Ohio	41.4%	42.7%	32.5%	31.4%	18.9%	44.3%	43.1%
Wisconsin	45.9%	47.1%	42.9%	30.7%	30.1%	45.2%	49.9%
West North Central:							
Iowa	41.4%	42.3%	37.8%	38.0%	26.6%	42.0%	46.4%
Kansas	40.4%	42.0%	38.7%	24.0%	25.4%	42.4%	41.1%
Minnesota	39.7%	41.2%	38.1%	29.6%	23.8%	41.1%	41.6%
Missouri	34.7%	35.2%	29.8%	34.4%	19.0%	34.1%	41.5%
Nebraska	36.4%	38.3%	28.6%	24.0%	26.5%	37.9%	37.1%
South Atlantic:							
Delaware	36.1%	37.6%	26.5%	31.1%	26.4%	28.0%	42.1%
Florida	31.7%	32.3%	29.1%	27.8%	16.6%	29.5%	36.8%
Georgia	27.8%	27.3%	25.3%	44.5%	23.7%	25.0%	33.7%
Maryland	33.0%	34.0%	23.5%	28.4%	19.6%	28.7%	40.1%
North Carolina	33.8%	34.7%	27.4%*	19.7%	13.8%	35.6%	37.2%
South Carolina	33.7%	34.1%	36.9%	14.7%*	18.2%	33.5%	38.6%
Virginia	33.0%	33.9%	27.9%	28.2%	23.1%	29.9%	38.8%
West Virginia	38.4%	39.4%	37.0%	20.8%	31.6%	42.6%	35.0%
East South Central:							
Alabama	39.3%	41.1%	25.2%	32.9%	38.9%	41.0%	37.4%
Kentucky	38.9%	40.4%	26.9%	26.5%	25.9%	39.2%	41.5%
Mississippi	34.3%	34.7%	25.6%	37.6%	23.0%	32.4%	42.0%
Tennessee	36.3%	36.8%	34.3%	30.7%	25.3%	37.5%	37.6%
West South Central:							
Louisiana	38.0%	38.5%	33.3%	34.4%	24.3%	38.4%	41.1%
Oklahoma	34.6%	36.0%	22.5%	19.5%*	25.1%	32.1%	42.6%
Texas	31.6%	31.0%	39.5%	27.0%	23.3%	29.1%	36.8%
Mountain:							
Arizona	28.0%	27.2%	33.5%	27.2%	21.5%	27.9%	29.7%
Colorado	35.0%	36.6%	20.1%	28.6%	21.8%	32.3%	42.6%
Montana	29.2%	30.2%	24.9%	24.5%	16.9%	34.9%	23.6%
Nevada	30.9%	31.7%	25.9%	23.9%	18.3%	30.3%	35.2%
New Mexico	35.4%	35.7%	40.2%	24.7%*	17.6%	32.4%	45.9%
Utah	49.0%	49.9%	33.7%	43.6%	36.2%	47.1%	52.1%
Wyoming	37.8%	39.6%	27.6%	25.7%	27.1%	38.0%	42.8%
Pacific:							
California	32.7%	33.3%	26.1%	37.1%	22.5%	30.3%	41.2%
Hawaii	27.0%	26.0%	31.7%	27.1%	14.2%	28.8%	31.2%
Oregon	28.7%	30.3%	36.0%	13.0%*	22.9%	26.8%	38.3%
Washington	28.5%	29.2%	21.4%	31.8%	20.8%	29.1%	29.9%
States not shown separately	37.3%	38.3%	33.0%	25.6%	26.8%	36.0%	42.1%

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.

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**Table VII.D.4(2002) 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, 2002: (43 States are shown separately)**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.31%	0.36%	1.07%	0.84%	0.75%	0.57%	0.59%
New England:							
Connecticut	1.80%	2.03%	3.42%	3.08%	3.70%	2.24%	2.93%
Maine	2.13%	2.47%	2.52%	3.66%	2.83%	3.13%	5.82%
Massachusetts	2.15%	2.22%	3.98%	7.71%	4.08%	2.71%	2.70%
New Hampshire	1.21%	1.92%	2.98%	3.82%	3.33%	1.01%	5.15%
Middle Atlantic:							
New Jersey	1.91%	1.79%	4.62%	4.97%	3.70%	1.99%	3.59%
New York	0.88%	1.00%	3.64%	3.94%	3.55%	1.20%	2.46%
Pennsylvania	2.31%	2.79%	1.65%	3.87%	3.01%	2.27%	3.75%
East North Central:							
Illinois	1.35%	1.61%	2.62%	2.71%	3.47%	1.19%	2.13%
Indiana	1.40%	1.62%	4.88%	3.97%	3.81%	2.50%	2.89%
Michigan	1.47%	1.66%	2.27%	4.64%	4.00%	1.89%	3.38%
Ohio	1.09%	1.26%	5.24%	4.31%	1.84%	1.94%	2.94%
Wisconsin	1.83%	2.32%	6.00%	4.49%	2.87%	2.16%	4.47%
West North Central:							
Iowa	2.20%	2.48%	4.14%	6.99%	3.24%	1.96%	5.01%
Kansas	1.94%	2.16%	5.73%	4.29%	2.53%	2.75%	3.03%
Minnesota	2.16%	2.98%	3.40%	2.97%	2.98%	3.18%	4.01%
Missouri	1.89%	2.32%	3.96%	4.63%	2.46%	2.75%	5.06%
Nebraska	1.54%	1.66%	2.96%	4.57%	2.53%	2.34%	2.21%
South Atlantic:							
Delaware	1.73%	1.52%	3.74%	4.49%	3.49%	2.27%	1.60%
Florida	1.51%	1.61%	6.90%	3.78%	2.19%	2.16%	3.16%
Georgia	2.22%	2.20%	5.74%	8.77%	5.27%	2.50%	2.80%
Maryland	1.55%	1.76%	3.50%	2.61%	2.81%	1.96%	2.51%
North Carolina	2.75%	2.81%	10.24%*	4.98%	2.00%	2.36%	4.85%
South Carolina	1.31%	1.47%	7.13%	5.69%*	3.70%	2.78%	2.12%
Virginia	1.93%	2.24%	4.86%	6.18%	4.11%	2.61%	3.44%
West Virginia	2.56%	2.71%	4.51%	4.00%	4.87%	3.45%	2.59%
East South Central:							
Alabama	1.52%	1.83%	6.82%	5.58%	5.24%	2.57%	2.90%
Kentucky	2.37%	2.27%	5.42%	5.03%	3.11%	2.92%	3.73%
Mississippi	3.49%	3.49%	5.93%	9.64%	2.96%	4.22%	5.22%
Tennessee	1.49%	1.86%	4.77%	4.97%	3.24%	1.84%	3.40%
West South Central:							
Louisiana	2.38%	2.50%	5.94%	7.71%	4.72%	3.52%	3.12%
Oklahoma	1.86%	1.84%	3.92%	9.96%*	4.17%	2.36%	4.89%
Texas	1.51%	1.28%	6.74%	5.71%	3.94%	1.70%	2.19%
Mountain:							
Arizona	2.17%	2.20%	4.89%	5.88%	4.33%	3.13%	3.45%
Colorado	3.19%	3.47%	4.26%	7.22%	4.54%	2.74%	5.03%
Montana	2.34%	2.94%	5.13%	5.26%	3.52%	3.51%	5.16%
Nevada	1.61%	1.60%	4.73%	5.53%	2.97%	2.68%	5.40%
New Mexico	2.16%	2.41%	6.65%	7.93%*	4.21%	3.05%	5.65%
Utah	2.39%	2.47%	4.27%	5.77%	2.84%	1.63%	5.87%
Wyoming	2.78%	2.95%	5.25%	6.81%	4.59%	4.00%	3.01%
Pacific:							
California	1.16%	1.43%	3.06%	5.44%	3.33%	1.79%	2.61%
Hawaii	2.08%	2.26%	3.98%	4.83%	2.52%	2.05%	7.22%
Oregon	2.49%	2.42%	4.05%	8.27%*	2.78%	3.19%	4.15%
Washington	2.32%	2.57%	4.25%	6.83%	4.45%	3.11%	4.22%
States not shown separately	1.92%	2.25%	2.84%	5.18%	4.27%	1.21%	5.05%

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.

\*\* 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.