

Table VIII.E.1(2002) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and States: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,043	5,920	5,910	5,934	6,242
New England:					
Connecticut	6,895	6,849	6,506	6,292	7,684
Maine	6,993	5,935	6,601	6,862	7,632
Massachusetts	6,332	7,253	4,756	6,733	6,493
New Hampshire	6,925	6,183	6,950	7,070	6,985
Middle Atlantic:					
New Jersey	6,778	6,621	6,010	7,099	6,977
New York	6,225	5,890	5,553	6,253	6,616
Pennsylvania	6,590	6,219	6,787	6,358	6,797
East North Central:					
Illinois	6,712	6,614	6,407	6,842	6,747
Indiana	6,055	5,325	6,304	6,088	6,141
Michigan	6,538	6,941	6,076	7,048	6,244
Ohio	5,860	5,828	5,566	5,675	6,153
Wisconsin	6,661	6,730	7,719	6,455	6,151
West North Central:					
Iowa	5,963	4,862	6,151	5,632	6,412
Kansas	5,852	5,185	5,850	6,086	5,848
Minnesota	6,413	5,871	5,919	6,301	6,941
Missouri	5,922	5,727	6,156	6,155	5,686
Nebraska	6,083	5,671	5,480	6,501	6,080
South Atlantic:					
Delaware	5,776	5,780	6,378	4,882	6,477
Florida	5,941	5,732	5,827	5,655	6,247
Georgia	5,306	5,409	5,883	5,647	4,510
Maryland	6,269	6,145	6,798	6,116	5,939
North Carolina	5,736	5,940	5,571	5,595	5,903
South Carolina	5,701	4,929	5,532	5,502	6,030
Virginia	5,485	5,616	5,573	5,419	5,460
West Virginia	6,919	7,182	6,292	6,443	7,596
East South Central:					
Alabama	5,767	5,125	5,086	5,818	6,194
Kentucky	6,002	5,721	5,296	5,955	6,317
Mississippi	5,584	4,864	5,183	6,113	5,433
Tennessee	5,769	5,539	5,262	5,755	6,021
West South Central:					
Louisiana	5,761	6,017	5,657	5,578	5,867
Oklahoma	5,698	5,793	6,108	5,154	5,881
Texas	5,854	5,133	6,243	5,700	5,940
Mountain:					
Arizona	5,557	6,879	4,837	5,056	6,131
Colorado	6,042	5,650	5,959	6,093	6,261
Montana	5,685	6,549	5,599	5,949	5,523
Nevada	5,700	6,196	5,404	5,255	6,136
New Mexico	5,595	3,980	5,345	5,423	6,066
Utah	5,944	5,799	6,092	5,575	6,206
Wyoming	6,424	5,900	6,706	5,579	7,164
Pacific:					
California	5,643	5,593	5,341	5,531	5,879
Hawaii	5,368	5,042	4,896	5,224	5,828
Oregon	5,491	4,888	5,023	5,248	6,080
Washington	6,354	6,837	6,037	5,950	6,677
States not shown separately	5,994	5,988	6,208	6,201	5,850

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.

Table VIII.E.1(2002) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and States: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	41.02	97.22	62.11	73.57	104.89
New England:					
Connecticut	136.56	489.60	278.91	361.84	419.17
Maine	185.96	752.73	337.71	453.61	429.81
Massachusetts	256.85	784.54	761.93	419.98	323.19
New Hampshire	95.59	609.26	310.38	270.28	200.80
Middle Atlantic:					
New Jersey	202.77	537.42	330.70	663.26	233.78
New York	154.37	215.53	208.10	158.30	352.55
Pennsylvania	160.74	254.13	132.91	323.34	234.66
East North Central:					
Illinois	298.51	382.92	320.37	574.46	309.92
Indiana	125.96	296.09	480.59	188.99	392.73
Michigan	165.67	441.45	371.11	499.71	210.60
Ohio	194.73	193.90	164.71	295.85	390.06
Wisconsin	217.59	824.20	531.43	330.48	242.96
West North Central:					
Iowa	177.34	616.94	321.11	181.63	356.87
Kansas	119.74	424.02	311.79	223.48	153.91
Minnesota	211.96	284.21	286.84	284.96	399.98
Missouri	194.60	844.62	340.04	344.15	332.46
Nebraska	159.51	654.24	302.81	404.77	702.06
South Atlantic:					
Delaware	294.38	254.69	309.96	470.88	195.21
Florida	218.83	308.05	230.80	320.98	348.90
Georgia	314.78	359.03	305.88	376.76	602.71
Maryland	97.01	212.75	364.02	277.29	211.66
North Carolina	156.63	446.92	264.87	182.11	669.21
South Carolina	76.00	753.62	298.80	307.31	211.19
Virginia	159.51	493.32	430.77	393.73	300.63
West Virginia	259.66	783.97	325.61	315.42	482.21
East South Central:					
Alabama	302.99	936.79	671.49	724.60	427.35
Kentucky	209.64	573.61	289.08	273.96	325.82
Mississippi	205.22	402.06	401.32	474.72	294.69
Tennessee	216.03	814.07	433.49	223.44	362.37
West South Central:					
Louisiana	178.98	675.63	516.48	314.04	283.18
Oklahoma	235.14	435.84	849.11	497.68	190.93
Texas	194.39	415.03	183.99	328.18	415.93
Mountain:					
Arizona	111.96	583.29	441.62	381.47	230.38
Colorado	149.17	868.79	736.94	484.35	233.48
Montana	139.67	394.01	371.04	244.05	326.20
Nevada	232.50	537.86	286.83	242.12	388.91
New Mexico	264.57	475.92	325.39	583.28	157.63
Utah	98.92	383.99	449.74	397.79	246.98
Wyoming	171.93	1,169.86	856.47	453.29	472.27
Pacific:					
California	70.23	212.35	196.87	137.84	167.86
Hawaii	166.58	319.99	167.64	234.26	208.25
Oregon	178.25	450.77	323.50	431.25	315.25
Washington	206.34	877.25	483.99	310.06	304.72
States not shown separately	208.02	318.04	540.94	253.70	441.60

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.

Table VIII.E.2(2002) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,220	1,332	1,353	1,252	1,089
New England:					
Connecticut	1,220	1,628	1,584	695	1,460
Maine	1,887	1,788	2,615	1,758	1,678
Massachusetts	1,349	1,674	1,348*	1,158	1,395
New Hampshire	1,362	1,626	958	1,435	1,530
Middle Atlantic:					
New Jersey	1,127	1,198	1,173	1,258	938
New York	1,205	1,385	1,020	1,490	1,045
Pennsylvania	972	1,124	1,146	1,002	771*
East North Central:					
Illinois	1,358	1,411	1,512	1,155	1,475
Indiana	1,283	1,258	1,987	1,224	872
Michigan	949	901	1,484	1,058	637
Ohio	1,115	1,420	1,309	1,077	963
Wisconsin	1,078	1,456	1,153	865*	1,102
West North Central:					
Iowa	1,160	1,640	999	945	1,413
Kansas	1,332	1,538	1,189	1,394	1,318
Minnesota	1,380	1,574	1,585	1,513	1,104
Missouri	1,252	1,443	1,208	1,200	1,241
Nebraska	1,289	1,104	1,074	1,536	1,208
South Atlantic:					
Delaware	1,040	1,800	1,770	707*	830
Florida	1,238	1,128	1,714	1,346	1,015*
Georgia	1,383	1,781	1,624*	1,486	1,027
Maryland	1,216	1,408	654*	1,692	1,287
North Carolina	1,134	1,562	1,515	1,399	666*
South Carolina	1,147	940	1,257	1,220	1,081
Virginia	1,351	1,208	1,555	1,269	1,376
West Virginia	1,398	956*	1,616	1,462	1,297
East South Central:					
Alabama	933	866	1,144*	988*	803
Kentucky	994	1,536	1,428	1,135	658*
Mississippi	1,135	1,515	1,245	1,107	1,017
Tennessee	1,285	1,616*	1,518	1,260	1,143
West South Central:					
Louisiana	1,646	1,870	2,219	2,012	1,091*
Oklahoma	1,629	1,692	1,572	947*	2,125
Texas	1,437	1,299	1,600	1,585	1,269
Mountain:					
Arizona	1,206	1,357	1,163	1,026	1,362
Colorado	1,385	1,073*	1,260	1,518	1,547
Montana	1,122	1,883*	1,460	1,468	846
Nevada	1,069	1,293	1,246	601*	1,302
New Mexico	1,300	1,318	871*	1,328	1,447
Utah	1,073	1,461	1,016	1,216	880
Wyoming	1,342	1,337*	1,581	1,415	1,140
Pacific:					
California	1,158	1,027	1,242	1,240	1,092
Hawaii	877	1,030	1,443	455*	799
Oregon	1,120	1,259*	1,297	1,199	937
Washington	1,103	1,952	1,079	1,241*	738*
States not shown separately	1,316	992*	1,543	1,583	1,185

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.

Table VIII.E.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	20.33	46.25	38.52	31.79	33.09
New England:					
Connecticut	119.52	312.24	166.64	186.77	98.28
Maine	88.43	364.32	410.74	280.70	190.26
Massachusetts	129.85	357.03	411.03*	231.28	212.56
New Hampshire	121.11	238.35	221.94	155.17	214.13
Middle Atlantic:					
New Jersey	97.64	251.92	180.35	251.09	125.46
New York	109.97	191.63	140.90	355.09	141.51
Pennsylvania	89.27	218.41	206.13	148.62	270.74*
East North Central:					
Illinois	94.70	278.81	117.78	186.11	294.28
Indiana	123.41	160.89	431.41	136.00	142.04
Michigan	127.73	166.13	215.14	188.52	135.43
Ohio	113.84	190.36	139.66	198.63	142.11
Wisconsin	161.80	310.91	330.93	396.08*	194.29
West North Central:					
Iowa	143.76	302.08	234.64	214.32	206.19
Kansas	142.47	303.42	334.32	181.30	239.87
Minnesota	99.32	226.52	250.87	168.14	150.21
Missouri	98.97	188.28	140.58	161.33	204.13
Nebraska	60.09	318.83	158.53	129.87	155.65
South Atlantic:					
Delaware	114.46	350.23	277.80	236.01*	104.37
Florida	154.41	325.17	304.71	130.57	319.07*
Georgia	84.89	159.25	539.06*	156.57	198.02
Maryland	123.01	175.35	290.16*	117.82	95.90
North Carolina	160.60	339.82	267.08	231.16	258.26*
South Carolina	65.42	163.33	200.73	139.77	71.44
Virginia	116.56	210.71	217.25	146.34	228.28
West Virginia	187.30	366.59*	335.24	211.77	224.63
East South Central:					
Alabama	104.18	229.40	403.36*	419.35*	237.11
Kentucky	159.77	308.27	148.04	156.11	237.72*
Mississippi	146.79	166.94	346.39	224.02	264.38
Tennessee	120.81	761.39*	309.43	134.58	274.15
West South Central:					
Louisiana	149.02	366.07	383.12	175.33	370.48*
Oklahoma	235.62	420.40	321.25	432.12*	287.12
Texas	88.37	198.70	150.86	142.47	112.29
Mountain:					
Arizona	65.85	270.41	189.33	195.72	225.87
Colorado	110.33	669.31*	170.46	264.28	149.98
Montana	115.01	584.28*	196.21	163.17	196.58
Nevada	105.68	335.06	166.14	242.18*	151.17
New Mexico	141.60	328.29	301.92*	346.98	192.29
Utah	57.47	241.68	224.53	130.31	118.33
Wyoming	112.17	440.29*	384.22	280.57	195.40
Pacific:					
California	79.73	89.90	121.97	145.75	102.57
Hawaii	119.21	132.17	261.72	322.33*	134.07
Oregon	131.21	538.33*	186.06	188.71	247.91
Washington	184.11	419.51	312.03	415.79*	269.98*
States not shown separately	98.72	370.82*	425.77	154.17	183.93

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.

Table VIII.E.3(2002) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	20.2%	22.5%	22.9%	21.1%	17.5%
New England:					
Connecticut	17.7%	23.8%	24.3%	11.0%	19.0%
Maine	27.0%	30.1%	39.6%	25.6%	22.0%
Massachusetts	21.3%	23.1%	28.4%	17.2%	21.5%
New Hampshire	19.7%	26.3%	13.8%	20.3%	21.9%
Middle Atlantic:					
New Jersey	16.6%	18.1%	19.5%	17.7%	13.4%
New York	19.4%	23.5%	18.4%	23.8%	15.8%
Pennsylvania	14.8%	18.1%	16.9%	15.8%	11.4%*
East North Central:					
Illinois	20.2%	21.3%	23.6%	16.9%	21.9%
Indiana	21.2%	23.6%	31.5%	20.1%	14.2%
Michigan	14.5%	13.0%	24.4%	15.0%	10.2%
Ohio	19.0%	24.4%	23.5%	19.0%	15.7%
Wisconsin	16.2%	21.6%	14.9%*	13.4%*	17.9%
West North Central:					
Iowa	19.5%	33.7%	16.2%	16.8%	22.0%
Kansas	22.8%	29.7%	20.3%*	22.9%	22.5%
Minnesota	21.5%	26.8%	26.8%	24.0%	15.9%
Missouri	21.1%	25.2%	19.6%	19.5%	21.8%
Nebraska	21.2%	19.5%	19.6%	23.6%	19.9%
South Atlantic:					
Delaware	18.0%	31.1%	27.8%	14.5%	12.8%
Florida	20.8%	19.7%*	29.4%	23.8%	16.2%*
Georgia	26.1%	32.9%	27.6%	26.3%	22.8%
Maryland	19.4%	22.9%	9.6%*	27.7%	21.7%
North Carolina	19.8%	26.3%	27.2%	25.0%	11.3%*
South Carolina	20.1%	19.1%	22.7%	22.2%	17.9%
Virginia	24.6%	21.5%	27.9%	23.4%	25.2%
West Virginia	20.2%	13.3%*	25.7%	22.7%	17.1%
East South Central:					
Alabama	16.2%	16.9%*	22.5%	17.0%*	13.0%
Kentucky	16.6%	26.9%	27.0%	19.1%	10.4%*
Mississippi	20.3%	31.1%	24.0%	18.1%	18.7%
Tennessee	22.3%	29.2%*	28.9%	21.9%	19.0%
West South Central:					
Louisiana	28.6%	31.1%	39.2%	36.1%	18.6%*
Oklahoma	28.6%	29.2%	25.7%	18.4%*	36.1%
Texas	24.5%	25.3%	25.6%	27.8%	21.4%
Mountain:					
Arizona	21.7%	19.7%	24.0%	20.3%	22.2%
Colorado	22.9%	19.0%*	21.1%	24.9%	24.7%
Montana	19.7%	28.7%*	26.1%	24.7%	15.3%
Nevada	18.7%	20.9%	23.1%	11.4%*	21.2%
New Mexico	23.2%	33.1%	16.3%*	24.5%	23.8%
Utah	18.0%	25.2%	16.7%*	21.8%	14.2%
Wyoming	20.9%	22.7%	23.6%	25.4%	15.9%
Pacific:					
California	20.5%	18.4%	23.3%	22.4%	18.6%
Hawaii	16.3%	20.4%	29.5%	8.7%*	13.7%
Oregon	20.4%	25.8%	25.8%	22.8%	15.4%
Washington	17.4%	28.5%	17.9%	20.9%*	11.1%*
States not shown separately	22.0%	16.6%*	24.8%	25.5%	20.3%

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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* Figure does not meet standard of reliability or precision.

Table VIII.E.3(2002) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.37%	0.83%	0.65%	0.35%	0.56%
New England:					
Connecticut	1.60%	4.40%	2.52%	2.72%	1.36%
Maine	0.98%	5.39%	5.02%	4.05%	2.71%
Massachusetts	1.93%	5.54%	6.59%	3.51%	3.53%
New Hampshire	1.90%	2.94%	4.02%	2.56%	3.81%
Middle Atlantic:					
New Jersey	1.47%	4.77%	2.78%	3.95%	1.70%
New York	1.52%	3.35%	2.71%	5.58%	1.57%
Pennsylvania	1.52%	4.31%	3.02%	2.36%	3.97%*
East North Central:					
Illinois	1.41%	4.06%	2.54%	3.60%	4.03%
Indiana	2.00%	3.46%	6.30%	1.98%	1.84%
Michigan	2.13%	2.70%	3.82%	3.63%	2.13%
Ohio	1.74%	3.05%	2.26%	3.25%	2.16%
Wisconsin	2.46%	3.85%	4.94%*	5.29%*	3.70%
West North Central:					
Iowa	2.60%	6.01%	3.88%	3.60%	3.95%
Kansas	2.39%	5.07%	6.98%*	2.81%	4.01%
Minnesota	1.75%	3.00%	3.26%	3.60%	3.33%
Missouri	1.66%	6.84%	1.95%	3.10%	2.68%
Nebraska	1.17%	4.96%	3.88%	2.93%	2.67%
South Atlantic:					
Delaware	1.64%	5.44%	3.54%	3.06%	1.46%
Florida	3.55%	5.98%*	4.79%	2.57%	5.99%*
Georgia	1.41%	3.18%	5.85%	2.33%	2.59%
Maryland	2.05%	2.91%	5.00%*	2.10%	1.79%
North Carolina	2.78%	6.25%	4.15%	3.67%	4.91%*
South Carolina	1.04%	4.39%	2.87%	1.85%	1.51%
Virginia	1.82%	4.46%	4.04%	1.70%	5.38%
West Virginia	2.66%	5.82%*	4.26%	3.35%	3.07%
East South Central:					
Alabama	1.78%	8.31%*	5.75%	6.80%*	3.30%
Kentucky	2.58%	4.69%	3.16%	3.25%	3.72%*
Mississippi	2.95%	3.92%	6.76%	4.67%	4.26%
Tennessee	1.87%	10.91%*	5.90%	2.87%	3.84%
West South Central:					
Louisiana	2.78%	5.94%	4.08%	3.40%	6.73%*
Oklahoma	4.14%	7.21%	6.00%	6.06%*	4.93%
Texas	1.39%	4.10%	2.27%	1.53%	2.43%
Mountain:					
Arizona	1.25%	5.35%	3.71%	4.91%	3.90%
Colorado	1.61%	8.83%*	2.95%	5.97%	2.86%
Montana	1.82%	9.61%*	3.72%	2.80%	3.25%
Nevada	1.91%	6.25%	2.71%	4.42%*	1.97%
New Mexico	2.28%	7.04%	6.77%*	7.01%	3.08%
Utah	1.14%	4.62%	5.30%*	2.78%	2.80%
Wyoming	1.61%	6.80%	5.35%	4.24%	2.53%
Pacific:					
California	1.49%	1.55%	2.53%	2.87%	1.84%
Hawaii	2.37%	3.52%	5.31%	6.27%*	2.15%
Oregon	2.21%	7.48%	3.02%	2.57%	3.57%
Washington	3.17%	7.78%	3.75%	6.71%*	4.27%*
States not shown separately	1.70%	6.58%*	6.03%	2.65%	2.93%

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.

Table VIII.E.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	17.3%	14.9%	16.0%	17.7%	18.5%
New England:					
Connecticut	19.5%	15.5%	15.6%	23.1%	20.0%
Maine	18.7%	17.8%	16.7%	20.8%	18.3%
Massachusetts	11.6%	9.4%	10.1%	12.5%	12.6%
New Hampshire	19.8%	11.8%	21.0%	21.6%	21.2%
Middle Atlantic:					
New Jersey	16.9%	16.6%	16.4%	18.3%	16.1%
New York	13.8%	10.1%	12.6%	13.5%	16.3%
Pennsylvania	17.7%	16.0%	17.8%	18.7%	17.4%
East North Central:					
Illinois	16.5%	13.2%	13.1%	19.5%	17.1%
Indiana	19.0%	20.2%	21.8%	17.6%	18.3%
Michigan	18.8%	18.6%	17.6%	17.7%	20.5%
Ohio	16.0%	13.4%	15.2%	13.4%	20.0%
Wisconsin	14.8%	16.5%	13.2%	15.6%	14.8%
West North Central:					
Iowa	13.8%	8.6%*	14.8%	15.6%	13.2%
Kansas	15.0%	13.0%	13.2%	14.5%	16.8%
Minnesota	14.1%	13.2%	14.1%	11.9%	16.8%
Missouri	19.0%	20.7%	15.8%	19.7%	19.5%
Nebraska	18.9%	17.1%	15.6%	21.7%	18.9%
South Atlantic:					
Delaware	19.8%	12.6%	17.5%	23.5%	20.0%
Florida	18.6%	12.4%	12.4%	21.4%	22.5%
Georgia	15.8%	10.0%	18.7%	17.5%	14.1%
Maryland	19.2%	16.2%	22.3%	19.2%	18.0%
North Carolina	16.3%	11.4%	14.0%	16.0%	19.3%
South Carolina	17.7%	15.1%	19.4%	14.5%	19.9%
Virginia	16.4%	14.4%	14.7%	17.1%	17.4%
West Virginia	17.7%	14.0%	19.6%	15.9%	19.1%
East South Central:					
Alabama	11.7%	7.6%*	12.8%	11.0%	12.9%
Kentucky	18.8%	14.5%	12.9%	17.6%	25.3%
Mississippi	17.5%	13.6%	14.7%	22.0%	16.9%
Tennessee	17.4%	14.0%	14.5%	16.4%	20.8%
West South Central:					
Louisiana	16.5%	14.5%	17.2%	12.4%	20.2%
Oklahoma	16.4%	12.3%	13.0%*	16.1%	20.2%
Texas	19.5%	17.2%	19.9%	17.9%	21.4%
Mountain:					
Arizona	20.2%	14.7%	18.9%	22.2%	21.1%
Colorado	18.7%	21.2%	19.4%	15.4%	19.5%
Montana	18.9%	11.6%*	14.5%	14.0%	25.4%
Nevada	20.0%	13.4%	22.7%	20.3%	21.0%
New Mexico	16.9%	13.1%	16.5%	16.6%	18.1%
Utah	19.7%	15.0%	21.9%	20.1%	19.2%
Wyoming	15.3%	7.8%*	14.5%	16.0%	17.0%
Pacific:					
California	18.4%	15.3%	15.6%	19.3%	20.3%
Hawaii	13.9%	13.7%	9.9%	12.5%	18.6%
Oregon	20.2%	20.6%	17.4%	18.9%	22.8%
Washington	23.1%	23.1%	17.3%	25.5%	24.9%
States not shown separately	14.9%	15.2%	10.7%	15.3%	15.5%

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.

Table VIII.E.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.30%	0.31%	0.48%	0.34%	0.62%
New England:					
Connecticut	1.01%	1.67%	2.03%	1.36%	1.68%
Maine	0.77%	3.33%	1.75%	2.25%	1.65%
Massachusetts	0.90%	1.64%	2.27%	2.52%	1.02%
New Hampshire	0.67%	2.09%	2.99%	1.10%	2.18%
Middle Atlantic:					
New Jersey	0.93%	2.69%	2.12%	2.34%	2.54%
New York	1.01%	2.05%	2.27%	1.56%	1.10%
Pennsylvania	0.75%	1.95%	1.29%	1.70%	1.89%
East North Central:					
Illinois	1.19%	1.96%	1.71%	1.38%	1.57%
Indiana	1.24%	1.96%	3.25%	1.53%	2.52%
Michigan	0.90%	2.39%	1.64%	1.60%	2.53%
Ohio	0.79%	2.03%	1.96%	2.13%	2.42%
Wisconsin	1.78%	3.31%	2.64%	2.65%	2.48%
West North Central:					
Iowa	1.37%	3.42%*	2.24%	2.77%	2.63%
Kansas	1.69%	2.68%	3.12%	2.69%	2.16%
Minnesota	1.39%	1.81%	1.64%	1.56%	3.11%
Missouri	1.48%	4.00%	2.10%	1.88%	2.69%
Nebraska	1.80%	4.32%	1.82%	3.18%	2.94%
South Atlantic:					
Delaware	0.75%	1.43%	1.43%	2.31%	2.16%
Florida	1.30%	1.52%	1.11%	2.61%	2.30%
Georgia	1.95%	1.11%	2.54%	1.14%	3.76%
Maryland	0.87%	2.06%	1.92%	1.16%	1.13%
North Carolina	1.97%	1.44%	2.12%	2.48%	4.28%
South Carolina	0.93%	2.09%	1.96%	2.09%	1.91%
Virginia	1.07%	1.96%	1.72%	1.23%	2.39%
West Virginia	2.21%	3.92%	3.39%	1.21%	4.65%
East South Central:					
Alabama	1.63%	3.08%*	3.41%	2.14%	3.52%
Kentucky	1.92%	3.89%	1.77%	3.23%	2.95%
Mississippi	2.11%	1.90%	2.21%	3.85%	2.54%
Tennessee	1.78%	2.66%	2.92%	2.07%	2.51%
West South Central:					
Louisiana	1.31%	2.88%	2.54%	2.18%	3.51%
Oklahoma	1.50%	2.67%	5.19%*	2.75%	2.12%
Texas	1.42%	2.62%	1.60%	1.82%	2.38%
Mountain:					
Arizona	2.55%	3.42%	2.90%	2.72%	4.13%
Colorado	1.60%	3.45%	3.53%	2.01%	1.69%
Montana	2.15%	5.02%*	2.68%	2.02%	3.58%
Nevada	1.79%	2.26%	3.31%	2.80%	2.32%
New Mexico	0.87%	2.76%	1.54%	3.12%	1.80%
Utah	0.90%	1.65%	2.52%	1.24%	2.24%
Wyoming	1.27%	3.70%*	2.31%	2.26%	1.81%
Pacific:					
California	0.87%	0.76%	1.46%	1.95%	1.28%
Hawaii	1.24%	2.36%	1.71%	2.61%	2.11%
Oregon	1.19%	3.99%	3.03%	1.72%	2.53%
Washington	1.36%	3.38%	2.26%	2.33%	3.22%
States not shown separately	0.53%	2.10%	2.16%	1.46%	1.04%

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.