

Table VIII.A.1(2004) Number of private-sector establishments by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,342,850	2,595,687	1,640,198	1,166,480	940,485
New England:					
Connecticut	78,643	25,365	22,811	16,651	13,817
Maine	36,602	16,603	10,301	5,922	3,777
Massachusetts	151,729	61,117	43,737	27,341	19,533
New Hampshire	33,515	9,915	9,778	6,346	7,477
Rhode Island	27,235	11,692	7,338	3,375	4,830
Vermont	20,101	6,365	5,981	4,955	2,800
Middle Atlantic:					
New Jersey	198,339	68,826	51,505	42,415	35,594
New York	412,928	189,239	107,079	60,502	56,108
Pennsylvania	261,307	116,057	70,558	46,202	28,491
East North Central:					
Illinois	278,927	130,053	61,785	43,542	43,546
Indiana	135,185	62,264	38,231	20,162	14,527
Michigan	204,394	83,793	54,851	34,580	31,169
Ohio	244,832	94,910	61,276	44,445	44,202
Wisconsin	132,762	56,745	34,609	22,327	19,081
West North Central:					
Iowa	80,275	34,790	20,919	15,394	9,171
Kansas	68,811	33,267	15,955	9,668	9,921
Minnesota	137,624	59,410	39,042	23,398	15,774
Missouri	131,500	59,968	39,110	16,466	15,958
Nebraska	51,491	21,978	14,590	9,255	5,668
North Dakota	22,415	9,792	5,832	4,206	2,585
South Dakota	25,123	10,559	7,334	3,476	3,754
South Atlantic:					
Delaware	20,563	8,293	4,766	4,692	2,812
District of Columbia	17,689	6,226	3,896	4,025	3,543
Florida	413,079	165,657	105,286	76,284	65,852
Georgia	173,515	67,774	44,044	29,790	31,906
Maryland	115,043	43,370	29,199	24,646	17,828
North Carolina	178,152	66,249	49,964	36,736	25,202
South Carolina	85,611	38,968	19,678	15,402	11,563
Virginia	160,951	49,573	55,625	32,489	23,264
West Virginia	34,924	13,372	9,867	6,432	5,253
East South Central:					
Alabama	89,741	25,524	25,509	25,505	13,202
Kentucky	78,584	34,555	21,765	12,239	10,024
Mississippi	54,020	22,718	11,672	9,815	9,816
Tennessee	114,347	45,810	25,054	22,600	20,883
West South Central:					
Arkansas	57,132	26,920	10,348	9,708	10,156
Louisiana	89,873	30,873	30,927	15,159	12,914
Oklahoma	76,138	26,450	24,784	13,668	11,237
Texas	426,803	165,366	114,051	82,049	65,337
Mountain:					
Arizona	103,397	40,905	28,240	16,098	18,154
Colorado	117,576	43,488	31,813	25,322	16,953
Idaho	36,599	11,734	9,654	7,948	7,261
Montana	33,917	11,178	7,993	7,573	7,174
Nevada	47,856	21,460	8,460	6,193	11,744
New Mexico	38,620	13,214	9,183	10,267	5,956
Utah	52,018	20,570	12,070	11,722	7,655
Wyoming	17,232	6,963	4,299	3,306	2,665
Pacific:					
Alaska	16,423	7,459	3,701	2,229	3,034
California	687,596	296,305	170,415	120,502	100,375
Hawaii	25,905	9,187	5,602	4,466	6,650
Oregon	93,909	45,823	19,758	12,128	16,201
Washington	151,898	51,207	37,324	38,418	24,950

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table VIII.A.1(2004) Standard error for number of private-sector establishments by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	35,757	26,855	20,408	18,562	18,136
New England:					
Connecticut	2,404	1,697	1,748	1,587	1,807
Maine	1,711	1,839	552	563	401
Massachusetts	4,945	3,195	3,545	4,019	2,296
New Hampshire	1,405	1,558	558	734	796
Rhode Island	1,902	1,594	526	310	749
Vermont	297	453	426	469	242
Middle Atlantic:					
New Jersey	6,201	4,051	3,197	2,392	2,585
New York	15,694	11,997	4,695	3,901	4,450
Pennsylvania	5,365	4,022	3,508	2,184	3,023
East North Central:					
Illinois	6,861	7,055	3,661	4,445	2,915
Indiana	4,074	5,403	2,970	2,116	1,800
Michigan	2,702	2,448	3,319	4,076	2,947
Ohio	7,218	5,007	3,040	3,407	4,729
Wisconsin	3,496	2,484	2,773	2,283	2,295
West North Central:					
Iowa	1,415	1,141	1,433	969	1,327
Kansas	1,743	1,801	874	1,141	609
Minnesota	4,228	4,129	2,309	2,208	2,268
Missouri	5,312	4,232	2,978	2,202	3,137
Nebraska	1,513	1,954	992	1,042	966
North Dakota	1,386	1,383	312	315	249
South Dakota	695	475	657	282	536
South Atlantic:					
Delaware	1,857	1,584	491	320	348
District of Columbia	704	625	683	714	615
Florida	7,625	9,405	5,484	6,173	6,584
Georgia	5,626	5,120	2,547	3,018	3,388
Maryland	4,534	2,476	2,114	1,939	2,033
North Carolina	7,092	5,971	2,879	2,013	3,154
South Carolina	3,269	3,075	716	1,107	1,391
Virginia	5,066	3,680	3,797	3,031	3,173
West Virginia	786	712	480	829	478
East South Central:					
Alabama	2,016	3,453	3,994	2,115	1,968
Kentucky	2,725	2,601	1,416	870	1,359
Mississippi	1,813	2,588	1,436	1,128	1,092
Tennessee	5,076	4,180	2,527	2,514	2,481
West South Central:					
Arkansas	2,533	2,264	980	665	835
Louisiana	2,986	1,986	2,240	1,648	1,605
Oklahoma	1,897	1,557	1,391	1,235	1,261
Texas	8,934	8,207	5,402	4,560	4,692
Mountain:					
Arizona	3,502	3,501	2,165	1,491	2,340
Colorado	3,168	3,480	2,066	1,572	1,108
Idaho	1,009	722	870	733	571
Montana	1,460	1,361	765	427	762
Nevada	1,993	2,065	1,235	581	868
New Mexico	876	760	474	565	376
Utah	1,806	1,885	1,356	969	927
Wyoming	1,416	1,509	355	276	274
Pacific:					
Alaska	287	272	290	263	277
California	11,741	8,855	5,759	4,287	6,338
Hawaii	2,071	1,827	740	367	638
Oregon	1,995	2,971	2,166	972	1,010
Washington	5,807	4,211	1,184	2,817	2,727

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table VIII.A.1.a(2004) Percent of number of private-sector establishments by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,342,850	40.9%	25.9%	18.4%	14.8%
New England:					
Connecticut	78,643	32.3%	29.0%	21.2%	17.6%
Maine	36,602	45.4%	28.1%	16.2%	10.3%
Massachusetts	151,729	40.3%	28.8%	18.0%	12.9%
New Hampshire	33,515	29.6%	29.2%	18.9%	22.3%
Rhode Island	27,235	42.9%	26.9%	12.4%	17.7%
Vermont	20,101	31.7%	29.8%	24.7%	13.9%
Middle Atlantic:					
New Jersey	198,339	34.7%	26.0%	21.4%	17.9%
New York	412,928	45.8%	25.9%	14.7%	13.6%
Pennsylvania	261,307	44.4%	27.0%	17.7%	10.9%
East North Central:					
Illinois	278,927	46.6%	22.2%	15.6%	15.6%
Indiana	135,185	46.1%	28.3%	14.9%	10.7%
Michigan	204,394	41.0%	26.8%	16.9%	15.2%
Ohio	244,832	38.8%	25.0%	18.2%	18.1%
Wisconsin	132,762	42.7%	26.1%	16.8%	14.4%
West North Central:					
Iowa	80,275	43.3%	26.1%	19.2%	11.4%
Kansas	68,811	48.3%	23.2%	14.0%	14.4%
Minnesota	137,624	43.2%	28.4%	17.0%	11.5%
Missouri	131,500	45.6%	29.7%	12.5%	12.1%
Nebraska	51,491	42.7%	28.3%	18.0%	11.0%
North Dakota	22,415	43.7%	26.0%	18.8%	11.5%
South Dakota	25,123	42.0%	29.2%	13.8%	14.9%
South Atlantic:					
Delaware	20,563	40.3%	23.2%	22.8%	13.7%
District of Columbia	17,689	35.2%	22.0%	22.8%	20.0%
Florida	413,079	40.1%	25.5%	18.5%	15.9%
Georgia	173,515	39.1%	25.4%	17.2%	18.4%
Maryland	115,043	37.7%	25.4%	21.4%	15.5%
North Carolina	178,152	37.2%	28.0%	20.6%	14.1%
South Carolina	85,611	45.5%	23.0%	18.0%	13.5%
Virginia	160,951	30.8%	34.6%	20.2%	14.5%
West Virginia	34,924	38.3%	28.3%	18.4%	15.0%
East South Central:					
Alabama	89,741	28.4%	28.4%	28.4%	14.7%
Kentucky	78,584	44.0%	27.7%	15.6%	12.8%
Mississippi	54,020	42.1%	21.6%	18.2%	18.2%
Tennessee	114,347	40.1%	21.9%	19.8%	18.3%
West South Central:					
Arkansas	57,132	47.1%	18.1%	17.0%	17.8%
Louisiana	89,873	34.4%	34.4%	16.9%	14.4%
Oklahoma	76,138	34.7%	32.6%	18.0%	14.8%
Texas	426,803	38.7%	26.7%	19.2%	15.3%
Mountain:					
Arizona	103,397	39.6%	27.3%	15.6%	17.6%
Colorado	117,576	37.0%	27.1%	21.5%	14.4%
Idaho	36,599	32.1%	26.4%	21.7%	19.8%
Montana	33,917	33.0%	23.6%	22.3%	21.2%
Nevada	47,856	44.8%	17.7%	12.9%	24.5%
New Mexico	38,620	34.2%	23.8%	26.6%	15.4%
Utah	52,018	39.5%	23.2%	22.5%	14.7%
Wyoming	17,232	40.4%	24.9%	19.2%	15.5%
Pacific:					
Alaska	16,423	45.4%	22.5%	13.6%	18.5%
California	687,596	43.1%	24.8%	17.5%	14.6%
Hawaii	25,905	35.5%	21.6%	17.2%	25.7%
Oregon	93,909	48.8%	21.0%	12.9%	17.3%
Washington	151,898	33.7%	24.6%	25.3%	16.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

Table VIII.A.1.a(2004) Standard error for percent of number of private-sector establishments by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	35,757	0.35%	0.30%	0.30%	0.25%
New England:					
Connecticut	2,404	1.79%	1.93%	2.10%	2.07%
Maine	1,711	2.58%	2.08%	1.66%	1.26%
Massachusetts	4,945	1.71%	2.17%	2.54%	1.85%
New Hampshire	1,405	3.17%	1.85%	2.10%	2.97%
Rhode Island	1,902	2.80%	1.63%	1.69%	2.39%
Vermont	297	2.29%	1.79%	2.59%	1.07%
Middle Atlantic:					
New Jersey	6,201	1.27%	1.79%	1.09%	1.07%
New York	15,694	1.72%	1.20%	0.96%	0.98%
Pennsylvania	5,365	1.67%	1.22%	0.69%	0.97%
East North Central:					
Illinois	6,861	1.85%	1.29%	1.48%	1.25%
Indiana	4,074	2.80%	2.79%	1.56%	1.28%
Michigan	2,702	1.05%	1.69%	1.87%	1.43%
Ohio	7,218	1.45%	1.18%	1.54%	1.70%
Wisconsin	3,496	1.16%	1.87%	1.76%	1.88%
West North Central:					
Iowa	1,415	1.12%	1.82%	1.18%	1.47%
Kansas	1,743	2.03%	1.18%	1.51%	0.96%
Minnesota	4,228	2.02%	2.03%	1.54%	1.68%
Missouri	5,312	2.16%	2.55%	1.67%	1.94%
Nebraska	1,513	2.80%	2.31%	2.07%	1.73%
North Dakota	1,386	2.71%	1.68%	1.76%	1.25%
South Dakota	695	1.83%	2.31%	0.97%	2.07%
South Atlantic:					
Delaware	1,857	3.51%	2.58%	2.09%	1.50%
District of Columbia	704	2.79%	3.83%	4.30%	3.58%
Florida	7,625	1.85%	1.18%	1.65%	1.52%
Georgia	5,626	2.10%	1.93%	1.85%	1.78%
Maryland	4,534	1.60%	1.76%	1.74%	1.38%
North Carolina	7,092	2.60%	1.53%	1.33%	1.60%
South Carolina	3,269	2.03%	1.21%	1.71%	1.37%
Virginia	5,066	2.00%	2.71%	1.73%	1.71%
West Virginia	786	2.12%	1.41%	2.20%	1.31%
East South Central:					
Alabama	2,016	3.67%	3.95%	2.57%	2.13%
Kentucky	2,725	2.74%	1.57%	0.99%	1.76%
Mississippi	1,813	3.35%	2.80%	2.49%	1.60%
Tennessee	5,076	2.82%	2.90%	1.91%	1.79%
West South Central:					
Arkansas	2,533	2.16%	1.47%	1.68%	1.36%
Louisiana	2,986	2.21%	1.77%	1.90%	1.36%
Oklahoma	1,897	1.64%	1.61%	1.55%	1.68%
Texas	8,934	1.58%	1.34%	1.07%	0.99%
Mountain:					
Arizona	3,502	2.48%	2.38%	1.54%	2.36%
Colorado	3,168	2.47%	1.79%	1.56%	0.86%
Idaho	1,009	1.68%	2.44%	2.07%	1.23%
Montana	1,460	2.44%	2.02%	1.46%	2.52%
Nevada	1,993	3.02%	2.59%	1.45%	1.78%
New Mexico	876	1.62%	1.18%	1.59%	0.94%
Utah	1,806	2.35%	2.76%	1.25%	1.95%
Wyoming	1,416	3.94%	2.75%	2.30%	1.38%
Pacific:					
Alaska	287	1.76%	1.83%	1.44%	1.50%
California	11,741	0.92%	0.86%	0.60%	0.87%
Hawaii	2,071	3.99%	2.83%	1.93%	2.26%
Oregon	1,995	2.45%	2.39%	1.09%	1.15%
Washington	5,807	1.63%	1.19%	1.72%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table VIII.A.2(2004) Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	55.1%	37.5%	57.7%	70.7%	79.5%
New England:					
Connecticut	68.8%	48.4%	67.5%	83.5%	90.8%
Maine	49.7%	32.2%	60.9%	66.0%	70.8%
Massachusetts	63.2%	45.8%	71.5%	79.7%	76.2%
New Hampshire	62.1%	36.7%	63.6%	70.5%	86.7%
Rhode Island	58.9%	39.8%	62.5%	75.4%	88.3%
Vermont	53.8%	34.1%	51.8%	67.7%	78.6%
Middle Atlantic:					
New Jersey	63.0%	47.5%	60.2%	79.6%	77.5%
New York	59.1%	39.7%	71.0%	76.2%	83.7%
Pennsylvania	65.0%	51.8%	66.2%	83.9%	85.4%
East North Central:					
Illinois	55.5%	33.6%	70.8%	72.2%	82.4%
Indiana	50.6%	32.6%	57.0%	69.6%	84.1%
Michigan	60.7%	51.1%	54.2%	74.7%	82.4%
Ohio	62.5%	41.9%	67.5%	79.5%	82.8%
Wisconsin	53.7%	30.2%	61.1%	76.9%	82.7%
West North Central:					
Iowa	48.7%	31.6%	58.9%	62.0%	67.9%
Kansas	52.5%	32.9%	65.6%	73.9%	76.5%
Minnesota	53.7%	36.9%	56.0%	73.8%	81.6%
Missouri	54.6%	41.6%	53.5%	71.0%	89.0%
Nebraska	44.0%	32.3%	39.5%	66.0%	64.7%
North Dakota	43.2%	24.5%	46.1%	66.9%	68.7%
South Dakota	47.6%	32.4%	51.8%	64.2%	66.7%
South Atlantic:					
Delaware	63.9%	53.8%	60.8%	71.5%	86.2%
District of Columbia	74.2%	57.9%	83.6%	86.6%	78.4%
Florida	51.3%	35.1%	50.7%	65.6%	76.7%
Georgia	51.8%	30.6%	58.6%	61.3%	78.8%
Maryland	64.9%	51.1%	66.3%	73.0%	84.8%
North Carolina	51.8%	33.5%	52.2%	66.6%	77.2%
South Carolina	49.3%	34.9%	50.6%	66.3%	72.9%
Virginia	62.9%	45.8%	64.0%	74.8%	80.0%
West Virginia	50.7%	28.5%	49.7%	72.6%	82.4%
East South Central:					
Alabama	60.9%	33.0%	60.1%	78.6%	82.6%
Kentucky	58.3%	39.3%	65.3%	76.0%	87.1%
Mississippi	42.2%	31.8%	31.7%	54.3%	66.8%
Tennessee	54.7%	42.5%	55.6%	56.9%	78.2%
West South Central:					
Arkansas	42.4%	27.0%	44.3%	54.7%	69.3%
Louisiana	45.3%	27.8%	48.9%	53.7%	68.8%
Oklahoma	44.0%	27.9%	40.0%	62.6%	68.0%
Texas	45.9%	30.3%	44.3%	60.2%	70.4%
Mountain:					
Arizona	56.1%	41.8%	57.0%	67.4%	76.8%
Colorado	52.7%	32.2%	51.5%	67.6%	85.3%
Idaho	45.8%	25.5%	44.4%	57.8%	67.1%
Montana	38.4%	20.1%	34.1%	44.0%	65.9%
Nevada	54.7%	34.1%	64.7%	71.5%	76.2%
New Mexico	47.9%	22.6%	51.4%	66.4%	66.6%
Utah	48.1%	29.4%	46.1%	63.3%	78.0%
Wyoming	41.3%	20.9%	42.6%	60.9%	67.9%
Pacific:					
Alaska	44.2%	24.6%	51.6%	64.8%	68.0%
California	54.3%	35.3%	58.3%	73.1%	81.1%
Hawaii	82.6%	59.6%	93.8%	95.3%	96.5%
Oregon	52.7%	34.4%	60.8%	70.9%	81.2%
Washington	56.2%	26.4%	66.1%	71.6%	78.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table VIII.A.2(2004) Standard error for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.36%	0.82%	0.63%	0.46%	0.67%
New England:					
Connecticut	1.85%	3.12%	3.89%	4.06%	6.18%
Maine	2.77%	3.71%	3.97%	5.34%	7.15%
Massachusetts	2.38%	4.82%	5.58%	7.62%	5.60%
New Hampshire	3.29%	8.94%	3.92%	4.07%	2.74%
Rhode Island	3.89%	5.95%	4.86%	5.76%	4.66%
Vermont	1.95%	4.56%	3.69%	3.86%	5.39%
Middle Atlantic:					
New Jersey	1.88%	4.78%	3.44%	3.80%	3.96%
New York	1.37%	2.64%	2.55%	3.30%	3.24%
Pennsylvania	1.74%	2.90%	3.01%	3.52%	4.96%
East North Central:					
Illinois	1.79%	3.25%	4.18%	3.94%	2.70%
Indiana	2.77%	4.80%	3.32%	5.63%	4.65%
Michigan	1.40%	2.33%	2.62%	4.50%	4.36%
Ohio	0.63%	1.89%	2.90%	3.07%	4.84%
Wisconsin	2.08%	4.22%	3.91%	6.42%	3.56%
West North Central:					
Iowa	2.05%	3.39%	3.64%	3.33%	7.72%
Kansas	2.62%	4.73%	4.30%	6.17%	4.97%
Minnesota	1.89%	3.92%	3.79%	4.39%	4.51%
Missouri	2.84%	4.69%	4.50%	7.97%	3.33%
Nebraska	2.04%	3.85%	4.49%	5.74%	6.36%
North Dakota	2.26%	3.17%	3.31%	5.19%	5.41%
South Dakota	2.17%	2.31%	5.34%	5.25%	5.92%
South Atlantic:					
Delaware	2.46%	7.92%	5.61%	4.51%	4.11%
District of Columbia	2.55%	6.89%	5.26%	4.01%	6.82%
Florida	2.59%	4.40%	2.95%	4.12%	3.48%
Georgia	2.33%	3.55%	4.20%	5.13%	4.71%
Maryland	1.61%	4.00%	4.13%	2.47%	4.62%
North Carolina	2.10%	3.20%	3.02%	5.12%	6.94%
South Carolina	2.42%	3.64%	2.89%	4.56%	4.56%
Virginia	2.39%	4.99%	3.99%	7.43%	5.50%
West Virginia	1.73%	3.48%	3.21%	4.56%	2.34%
East South Central:					
Alabama	2.36%	5.91%	2.75%	3.26%	6.07%
Kentucky	1.72%	4.34%	3.66%	5.52%	4.54%
Mississippi	2.04%	3.59%	2.35%	7.72%	5.53%
Tennessee	2.12%	5.12%	4.16%	5.87%	3.74%
West South Central:					
Arkansas	2.31%	3.18%	6.24%	5.92%	3.00%
Louisiana	2.73%	5.64%	3.71%	6.97%	6.72%
Oklahoma	1.26%	3.96%	4.12%	3.79%	7.95%
Texas	1.30%	2.75%	2.79%	2.05%	3.52%
Mountain:					
Arizona	2.93%	3.66%	5.65%	5.93%	4.11%
Colorado	2.37%	3.69%	4.39%	4.93%	1.50%
Idaho	2.32%	3.80%	5.40%	5.16%	3.62%
Montana	2.19%	4.91%	7.31%	3.12%	2.99%
Nevada	2.50%	4.73%	5.23%	7.04%	3.13%
New Mexico	1.76%	2.59%	4.57%	3.36%	3.32%
Utah	2.83%	4.47%	4.45%	6.39%	4.86%
Wyoming	3.15%	2.63%	6.95%	4.05%	3.67%
Pacific:					
Alaska	2.15%	2.33%	4.30%	5.55%	3.53%
California	1.09%	1.46%	2.84%	2.24%	2.10%
Hawaii	3.54%	6.89%	2.50%	2.78%	1.66%
Oregon	1.80%	2.77%	5.91%	4.65%	2.82%
Washington	2.33%	4.58%	3.26%	6.37%	3.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.1(2004) Number of private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	112,087,067	28,484,232	27,901,598	27,836,795	27,864,442
New England:					
Connecticut	1,468,782	366,384	360,412	372,130	369,856
Maine	499,088	126,560	123,481	123,947	125,100
Massachusetts	2,985,616	771,053	734,581	740,046	739,936
New Hampshire	534,302	138,163 *	131,396	128,389	136,354
Rhode Island	437,662	111,768	105,743	111,131	109,021
Vermont	247,734	61,891	61,656	62,010	62,177 *
Middle Atlantic:					
New Jersey	3,377,513	826,666	868,007	836,649	846,192
New York	7,376,709	1,847,098	1,848,984	1,831,352	1,849,275
Pennsylvania	5,112,722	1,311,167	1,264,920	1,232,320	1,304,314
East North Central:					
Illinois	5,087,983	1,234,596	1,292,434	1,283,303	1,277,650
Indiana	2,626,231	671,930	651,383	647,671	655,246
Michigan	3,699,497	918,900	938,697	917,611	924,289
Ohio	4,639,444	1,157,101	1,172,216	1,154,824	1,155,303
Wisconsin	2,532,460	638,518	634,638	623,935	635,369
West North Central:					
Iowa	1,190,250	287,211	307,720	297,136	298,182 *
Kansas	1,077,819	271,501	264,346	271,051 *	270,921
Minnesota	2,500,067	639,423	617,817	609,320	633,508
Missouri	2,325,541	587,699	568,794	589,423	579,625
Nebraska	789,503	189,784	203,143	196,304	200,271
North Dakota	277,207	78,350	64,801 *	66,671	67,385
South Dakota	311,847	74,902	80,487	77,508	78,951
South Atlantic:					
Delaware	379,315	96,467	89,717	98,978	94,152
District of Columbia	419,582	102,895	105,948	105,326	105,413
Florida	6,793,023	1,723,334	1,629,261	1,744,572	1,695,856
Georgia	3,255,421	799,399	838,100	805,325	812,598
Maryland	2,108,310	528,303	516,851	516,573	546,583
North Carolina	3,288,865	822,867	821,206	821,835	822,957
South Carolina	1,494,705	377,189	370,596	374,403	372,517
Virginia	2,960,869	726,112	754,273	737,300	743,184
West Virginia	549,233	136,250	136,755	138,907	137,321
East South Central:					
Alabama	1,577,784	402,025	392,474	390,670	392,615
Kentucky	1,457,143	363,925	363,903	361,986	367,329
Mississippi	840,187	206,408	208,597	211,648	213,534
Tennessee	2,284,904	568,614	563,327	577,920	575,043
West South Central:					
Arkansas	962,989	244,991	235,596	242,043	240,359
Louisiana	1,523,840	376,153	355,906	402,553	389,229
Oklahoma	1,163,326	285,932	288,132	297,675	291,587
Texas	7,857,421	2,018,300	1,938,286	1,955,191	1,945,645
Mountain:					
Arizona	1,956,808	490,503	487,585	416,919	561,801
Colorado	1,857,055	469,489	460,877	454,514	472,175
Idaho	495,125	122,824	123,211	120,327	128,763
Montana	320,435	80,329	80,273	80,198	79,635
Nevada	1,063,822	267,443	265,864	265,202	265,313
New Mexico	542,185	135,033	135,694	135,376	136,082
Utah	932,564	237,431	231,198	225,618	238,316
Wyoming	178,616	48,008	43,338	43,895	43,376
Pacific:					
Alaska	223,206	55,403	56,090	54,869	56,843
California	12,455,532	3,194,495	3,086,661	3,070,973	3,103,403
Hawaii	465,623	117,403	115,659	115,358	117,203
Oregon	1,372,196	365,102	325,528	343,164	338,402
Washington	2,209,006	550,889	556,912	550,478	550,726

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table VIII.B.1(2004) Standard error for number of private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	796,961	759,007	479,148	789,980	479,433
New England:					
Connecticut	90,542	53,763	54,062	39,750	58,672
Maine	22,280	13,107	18,777	18,000	23,745
Massachusetts	274,844	109,571	103,044	132,985	107,773
New Hampshire	45,995	46,972 *	24,607	15,485	16,732
Rhode Island	36,138	14,756	12,833	32,369	17,342
Vermont	27,242	10,839	7,315	7,267	21,101 *
Middle Atlantic:					
New Jersey	290,947	169,099	186,197	107,394	61,901
New York	367,683	142,933	294,881	227,609	156,043
Pennsylvania	275,889	148,629	153,452	94,779	248,642
East North Central:					
Illinois	238,350	186,121	99,468	188,400	172,004
Indiana	192,836	98,924	93,391	69,943	131,096
Michigan	180,709	80,259	123,509	94,775	134,360
Ohio	215,223	154,821	153,783	85,778	118,150
Wisconsin	193,965	125,334	82,019	66,401	91,935
West North Central:					
Iowa	110,767	41,372	48,311	25,406	122,908 *
Kansas	99,262	31,405	41,586	92,493 *	49,920
Minnesota	130,712	95,067	93,070	94,020	82,697
Missouri	149,443	95,894	64,028	99,266	98,252
Nebraska	69,711	31,302	46,994	35,405	54,524
North Dakota	32,637	15,968	21,041 *	13,636	11,668
South Dakota	16,658	11,261	11,862	18,769	17,946
South Atlantic:					
Delaware	32,329	21,629	21,594	16,686	18,124
District of Columbia	33,884	16,828	16,982	10,048	29,979
Florida	296,656	257,602	143,288	207,876	239,347
Georgia	217,500	116,923	129,147	116,403	76,931
Maryland	121,827	78,682	66,500	60,977	116,339
North Carolina	206,426	170,070	113,002	109,752	112,371
South Carolina	101,503	28,753	101,963	69,135	82,561
Virginia	245,095	113,664	151,642	81,313	104,248
West Virginia	41,059	19,028	25,443	14,932	14,746
East South Central:					
Alabama	133,694	114,830	49,201	37,371	63,711
Kentucky	67,814	54,404	42,830	54,960	64,816
Mississippi	51,818	22,187	42,792	24,254	20,729
Tennessee	180,707	99,219	119,435	70,696	58,700
West South Central:					
Arkansas	61,495	33,994	34,188	28,258	35,975
Louisiana	142,244	111,244	50,950	70,130	59,744
Oklahoma	65,924	48,720	33,949	65,481	35,452
Texas	314,369	202,292	304,737	189,287	147,865
Mountain:					
Arizona	172,345	119,148	47,443	59,119	92,445
Colorado	124,521	75,537	66,915	43,952	68,901
Idaho	50,152	34,206	17,010	16,166	17,583
Montana	17,995	11,306	13,737	14,894	9,558
Nevada	78,231	28,644	47,480	51,747	49,784
New Mexico	30,237	32,870	18,798	18,893	23,012
Utah	76,871	62,255	58,109	27,750	51,506
Wyoming	12,086	7,735	7,581	8,526	5,845
Pacific:					
Alaska	15,452	5,627	11,086	14,772	8,058
California	480,010	206,562	247,080	312,087	213,223
Hawaii	26,412	14,599	13,060	14,674	8,784
Oregon	107,268	26,343	34,035	55,219	64,539
Washington	145,791	132,601	102,349	75,280	88,336

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table VIII.B.1.a(2004) Percent of number of private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	112,087,067	25.4%	24.9%	24.8%	24.9%
New England:					
Connecticut	1,468,782	24.9%	24.5%	25.3%	25.2%
Maine	499,088	25.4%	24.7%	24.8%	25.1%
Massachusetts	2,985,616	25.8%	24.6%	24.8%	24.8%
New Hampshire	534,302	25.9% *	24.6%	24.0%	25.5%
Rhode Island	437,662	25.5%	24.2%	25.4%	24.9%
Vermont	247,734	25.0%	24.9%	25.0%	25.1% *
Middle Atlantic:					
New Jersey	3,377,513	24.5%	25.7%	24.8%	25.1%
New York	7,376,709	25.0%	25.1%	24.8%	25.1%
Pennsylvania	5,112,722	25.6%	24.7%	24.1%	25.5%
East North Central:					
Illinois	5,087,983	24.3%	25.4%	25.2%	25.1%
Indiana	2,626,231	25.6%	24.8%	24.7%	25.0%
Michigan	3,699,497	24.8%	25.4%	24.8%	25.0%
Ohio	4,639,444	24.9%	25.3%	24.9%	24.9%
Wisconsin	2,532,460	25.2%	25.1%	24.6%	25.1%
West North Central:					
Iowa	1,190,250	24.1%	25.9%	25.0%	25.1% *
Kansas	1,077,819	25.2%	24.5%	25.1% *	25.1%
Minnesota	2,500,067	25.6%	24.7%	24.4%	25.3%
Missouri	2,325,541	25.3%	24.5%	25.3%	24.9%
Nebraska	789,503	24.0%	25.7%	24.9%	25.4%
North Dakota	277,207	28.3%	23.4% *	24.1%	24.3%
South Dakota	311,847	24.0%	25.8%	24.9%	25.3%
South Atlantic:					
Delaware	379,315	25.4%	23.7%	26.1%	24.8%
District of Columbia	419,582	24.5%	25.3%	25.1%	25.1%
Florida	6,793,023	25.4%	24.0%	25.7%	25.0%
Georgia	3,255,421	24.6%	25.7%	24.7%	25.0%
Maryland	2,108,310	25.1%	24.5%	24.5%	25.9%
North Carolina	3,288,865	25.0%	25.0%	25.0%	25.0%
South Carolina	1,494,705	25.2%	24.8%	25.0%	24.9%
Virginia	2,960,869	24.5%	25.5%	24.9%	25.1%
West Virginia	549,233	24.8%	24.9%	25.3%	25.0%
East South Central:					
Alabama	1,577,784	25.5%	24.9%	24.8%	24.9%
Kentucky	1,457,143	25.0%	25.0%	24.8%	25.2%
Mississippi	840,187	24.6%	24.8%	25.2%	25.4%
Tennessee	2,284,904	24.9%	24.7%	25.3%	25.2%
West South Central:					
Arkansas	962,989	25.4%	24.5%	25.1%	25.0%
Louisiana	1,523,840	24.7%	23.4%	26.4%	25.5%
Oklahoma	1,163,326	24.6%	24.8%	25.6%	25.1%
Texas	7,857,421	25.7%	24.7%	24.9%	24.8%
Mountain:					
Arizona	1,956,808	25.1%	24.9%	21.3%	28.7%
Colorado	1,857,055	25.3%	24.8%	24.5%	25.4%
Idaho	495,125	24.8%	24.9%	24.3%	26.0%
Montana	320,435	25.1%	25.1%	25.0%	24.9%
Nevada	1,063,822	25.1%	25.0%	24.9%	24.9%
New Mexico	542,185	24.9%	25.0%	25.0%	25.1%
Utah	932,564	25.5%	24.8%	24.2%	25.6%
Wyoming	178,616	26.9%	24.3%	24.6%	24.3%
Pacific:					
Alaska	223,206	24.8%	25.1%	24.6%	25.5%
California	12,455,532	25.6%	24.8%	24.7%	24.9%
Hawaii	465,623	25.2%	24.8%	24.8%	25.2%
Oregon	1,372,196	26.6%	23.7%	25.0%	24.7%
Washington	2,209,006	24.9%	25.2%	24.9%	24.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table VIII.B.1.a(2004) Standard error for percent of number of private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	796,961	0.52%	0.43%	0.67%	0.53%
New England:					
Connecticut	90,542	2.99%	3.29%	2.71%	4.00%
Maine	22,280	2.06%	4.08%	3.22%	4.50%
Massachusetts	274,844	2.51%	2.70%	3.21%	3.07%
New Hampshire	45,995	5.23%*	4.14%	3.72%	3.20%
Rhode Island	36,138	2.99%	4.21%	5.00%	3.13%
Vermont	27,242	3.64%	3.45%	3.65%	4.12%*
Middle Atlantic:					
New Jersey	290,947	2.67%	3.35%	3.64%	2.85%
New York	367,683	1.99%	2.84%	2.71%	1.88%
Pennsylvania	275,889	2.15%	3.20%	2.53%	3.56%
East North Central:					
Illinois	238,350	3.21%	2.31%	3.20%	3.25%
Indiana	192,836	3.16%	3.57%	2.68%	4.04%
Michigan	180,709	2.49%	2.93%	2.46%	3.19%
Ohio	215,223	3.22%	3.12%	1.33%	2.17%
Wisconsin	193,965	3.11%	3.63%	2.56%	2.75%
West North Central:					
Iowa	110,767	3.54%	4.54%	2.80%	5.85%*
Kansas	99,262	1.81%	3.32%	4.95%*	4.49%
Minnesota	130,712	3.35%	3.29%	3.46%	3.41%
Missouri	149,443	3.37%	3.22%	4.41%	3.08%
Nebraska	69,711	3.56%	4.84%	4.19%	4.77%
North Dakota	32,637	4.53%	3.98%*	4.22%	2.52%
South Dakota	16,658	3.24%	4.23%	4.87%	4.74%
South Atlantic:					
Delaware	32,329	4.27%	4.68%	3.23%	4.75%
District of Columbia	33,884	3.33%	3.18%	3.37%	5.10%
Florida	296,656	3.13%	1.85%	3.53%	3.26%
Georgia	217,500	2.97%	3.69%	2.55%	2.63%
Maryland	121,827	2.82%	3.86%	3.09%	3.98%
North Carolina	206,426	3.27%	3.55%	3.47%	2.87%
South Carolina	101,503	1.99%	4.66%	4.45%	4.83%
Virginia	245,095	3.09%	2.71%	2.60%	3.50%
West Virginia	41,059	2.80%	3.41%	2.08%	2.21%
East South Central:					
Alabama	133,694	4.88%	3.54%	2.21%	3.61%
Kentucky	67,814	3.53%	2.97%	3.34%	4.09%
Mississippi	51,818	3.09%	3.94%	2.31%	2.11%
Tennessee	180,707	3.03%	4.17%	2.60%	2.61%
West South Central:					
Arkansas	61,495	3.26%	2.61%	2.42%	2.62%
Louisiana	142,244	4.75%	3.57%	4.36%	2.83%
Oklahoma	65,924	3.42%	2.69%	4.86%	3.18%
Texas	314,369	2.75%	3.08%	1.91%	2.05%
Mountain:					
Arizona	172,345	3.36%	3.03%	2.75%	2.85%
Colorado	124,521	4.16%	2.69%	3.15%	2.82%
Idaho	50,152	3.43%	3.81%	2.39%	1.64%
Montana	17,995	2.84%	4.22%	3.62%	3.09%
Nevada	78,231	4.68%	3.18%	4.44%	2.99%
New Mexico	30,237	4.30%	3.85%	3.56%	3.60%
Utah	76,871	4.37%	4.81%	3.59%	5.13%
Wyoming	12,086	3.33%	3.77%	4.15%	2.63%
Pacific:					
Alaska	15,452	3.03%	4.90%	4.97%	3.09%
California	480,010	1.43%	1.74%	2.15%	1.82%
Hawaii	26,412	3.35%	2.31%	2.52%	1.37%
Oregon	107,268	1.80%	2.27%	2.68%	3.34%
Washington	145,791	4.62%	4.70%	3.78%	3.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table VIII.B.2(2004) Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	86.7%	70.2%	86.4%	94.0%	96.5%
New England:					
Connecticut	91.9%	82.1%	91.8%	97.0%	96.6%
Maine	80.7%	55.5%	84.5%	91.6%	91.8%
Massachusetts	92.4%	79.9%	94.9%	97.6%	97.7%
New Hampshire	88.3%	74.8%	87.8%	94.7%	96.4%
Rhode Island	88.7%	71.8%	87.7%	98.1%	97.4%
Vermont	80.5%	62.2%	76.1%	86.5%	96.9%
Middle Atlantic:					
New Jersey	90.6%	78.4%	90.7%	96.0%	96.8%
New York	89.3%	68.4%	92.6%	97.3%	98.9%
Pennsylvania	92.6%	81.0%	92.5%	98.5%	98.8%
East North Central:					
Illinois	89.0%	69.0%	93.6%	94.2%	98.5%
Indiana	88.3%	72.4%	86.3%	96.8%	98.1%
Michigan	89.2%	77.2%	87.6%	94.2%	97.9%
Ohio	89.9%	74.8%	91.7%	96.3%	96.6%
Wisconsin	86.6%	69.9%	87.2%	96.5%	93.2%
West North Central:					
Iowa	85.5%	68.6%	85.6%	91.4%	95.9%
Kansas	85.0%	59.9%	87.8%	96.4%	96.3%
Minnesota	88.3%	69.4%	89.1%	96.1%	99.0%
Missouri	88.1%	72.9%	83.2%	97.5%	98.8%
Nebraska	80.4%	61.2%	74.1%	93.0%	92.7%
North Dakota	74.3%	43.1%	76.4%	93.4%	89.8%
South Dakota	79.6%	61.8%	77.5%	87.2%	91.2%
South Atlantic:					
Delaware	91.1%	82.4%	89.9%	93.2%	98.8%
District of Columbia	94.3%	82.9%	97.8%	98.1%	98.0%
Florida	85.7%	70.5%	82.7%	94.3%	95.3%
Georgia	85.3%	64.0%	88.7%	92.7%	95.5%
Maryland	89.9%	73.3%	93.7%	94.8%	97.5%
North Carolina	84.7%	69.7%	84.4%	89.7%	94.8%
South Carolina	83.4%	65.9%	84.4%	86.6%	97.0%
Virginia	90.6%	84.5%	89.4%	91.3%	96.9%
West Virginia	81.4%	58.8%	75.2%	94.3%	97.2%
East South Central:					
Alabama	87.4%	74.8%	84.6%	93.9%	96.5%
Kentucky	88.2%	68.8%	88.8%	97.1%	98.0%
Mississippi	80.1%	62.8%	76.3%	88.0%	92.9%
Tennessee	86.3%	77.5%	87.0%	84.7%	96.0%
West South Central:					
Arkansas	83.0%	60.6%	86.0%	89.9%	95.8%
Louisiana	80.6%	63.8%	67.7%	92.6%	96.1%
Oklahoma	81.0%	65.6%	74.8%	87.4%	95.7%
Texas	81.1%	60.2%	78.8%	91.1%	95.1%
Mountain:					
Arizona	83.9%	69.9%	78.0%	92.8%	94.7%
Colorado	85.8%	62.4%	89.4%	92.8%	98.8%
Idaho	75.1%	54.4%	76.5%	80.8%	88.1%
Montana	68.0%	46.8%	59.8%	76.8%	89.0%
Nevada	88.6%	72.7%	91.8%	95.0%	95.0%
New Mexico	78.5%	61.0%	79.1%	88.6%	85.3%
Utah	84.0%	68.8%	83.9%	86.4%	96.8%
Wyoming	72.9%	47.4%	74.8%	83.8%	88.2%
Pacific:					
Alaska	76.6%	49.1%	79.5%	94.3%	83.5%
California	86.3%	68.8%	87.4%	93.5%	96.1%
Hawaii	97.4%	92.5%	99.0%	99.2%	99.0%
Oregon	80.2%	57.0%	89.6%	82.7%	93.6%
Washington	80.4%	49.2%	86.9%	89.5%	96.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2(2004) Standard error for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.30%	1.18%	0.36%	0.39%	0.16%
New England:					
Connecticut	1.01%	2.30%	5.55%	0.83%	1.52%
Maine	2.71%	6.46%	3.08%	2.35%	4.67%
Massachusetts	1.45%	4.60%	4.12%	3.08%	0.77%
New Hampshire	1.49%	9.79%	2.70%	1.02%	1.20%
Rhode Island	2.37%	6.73%	6.64%	3.50%	4.69%
Vermont	2.26%	7.58%	3.83%	2.69%	1.47%
Middle Atlantic:					
New Jersey	1.32%	7.10%	1.44%	3.92%	1.29%
New York	1.13%	3.66%	1.77%	0.64%	0.69%
Pennsylvania	0.85%	3.01%	1.59%	0.43%	0.86%
East North Central:					
Illinois	0.74%	4.11%	1.44%	1.24%	0.57%
Indiana	1.23%	4.87%	3.27%	0.90%	0.79%
Michigan	1.27%	3.58%	1.71%	1.56%	0.71%
Ohio	0.85%	4.35%	1.26%	0.90%	1.80%
Wisconsin	1.43%	6.89%	6.31%	1.68%	6.78%
West North Central:					
Iowa	1.48%	5.70%	3.16%	1.41%	4.33%
Kansas	1.23%	6.72%	3.51%	1.46%	1.89%
Minnesota	1.86%	8.16%	2.18%	1.23%	0.69%
Missouri	1.98%	5.51%	3.28%	2.41%	0.55%
Nebraska	1.84%	7.09%	7.83%	2.11%	3.06%
North Dakota	3.65%	5.18%	5.81%	1.95%	3.75%
South Dakota	1.60%	5.37%	3.30%	2.06%	3.05%
South Atlantic:					
Delaware	1.33%	7.38%	4.11%	2.30%	0.86%
District of Columbia	0.96%	3.69%	0.64%	0.75%	0.88%
Florida	1.62%	6.97%	2.26%	2.35%	1.15%
Georgia	1.60%	7.38%	2.64%	1.65%	1.41%
Maryland	2.36%	6.28%	1.54%	1.19%	0.99%
North Carolina	1.79%	6.53%	3.58%	2.23%	2.07%
South Carolina	2.06%	3.21%	5.06%	3.21%	0.93%
Virginia	2.04%	3.32%	2.57%	4.71%	1.57%
West Virginia	1.59%	6.84%	3.71%	1.45%	0.70%
East South Central:					
Alabama	1.82%	13.12%	2.58%	2.26%	1.90%
Kentucky	1.08%	7.58%	3.31%	1.86%	1.76%
Mississippi	1.74%	5.97%	6.04%	1.67%	1.47%
Tennessee	1.76%	3.18%	4.22%	4.50%	0.77%
West South Central:					
Arkansas	1.91%	4.89%	4.53%	2.40%	1.02%
Louisiana	2.20%	12.44%	4.95%	2.97%	2.40%
Oklahoma	2.14%	4.78%	3.18%	3.63%	1.67%
Texas	1.19%	4.06%	3.54%	1.50%	1.00%
Mountain:					
Arizona	2.20%	5.62%	5.69%	3.60%	3.27%
Colorado	1.92%	7.85%	3.82%	2.09%	0.25%
Idaho	2.14%	7.89%	5.23%	5.98%	3.68%
Montana	4.38%	9.80%	10.25%	3.50%	2.29%
Nevada	1.27%	5.65%	2.63%	1.48%	1.36%
New Mexico	2.17%	7.00%	5.01%	2.32%	3.00%
Utah	2.01%	8.95%	5.74%	2.67%	0.88%
Wyoming	2.44%	7.75%	7.29%	3.12%	2.60%
Pacific:					
Alaska	2.76%	5.03%	4.65%	1.40%	5.84%
California	0.55%	2.43%	1.60%	1.27%	0.78%
Hawaii	0.57%	1.58%	0.77%	0.82%	0.55%
Oregon	2.28%	5.06%	2.40%	5.12%	1.92%
Washington	4.07%	9.81%	4.00%	3.57%	1.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2.a(2004) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	78.4%	59.5%	73.4%	85.3%	90.1%
New England:					
Connecticut	78.5%	49.6%	78.7%	89.9%	91.3%
Maine	79.4%	64.0%	69.6%	89.5%	87.7%
Massachusetts	76.8%	58.1%	72.0%	86.7%	87.4%
New Hampshire	72.4%	52.3%	63.7%	79.7%	89.1%
Rhode Island	68.9%	50.3%	72.9%	56.5%	92.3%
Vermont	77.0%	51.0%	68.1%	89.4%	89.5%
Middle Atlantic:					
New Jersey	77.6%	65.8%	66.2%	84.8%	91.0%
New York	78.8%	62.4%	77.8%	79.7%	90.2%
Pennsylvania	79.8%	60.4%	74.6%	84.8%	95.7%
East North Central:					
Illinois	77.2%	54.4%	73.3%	87.3%	86.5%
Indiana	80.8%	57.6%	79.4%	84.8%	95.7%
Michigan	77.0%	58.8%	68.4%	86.3%	90.2%
Ohio	78.1%	59.4%	71.6%	87.7%	89.2%
Wisconsin	77.4%	59.9%	70.0%	90.9%	83.6%
West North Central:					
Iowa	76.5%	44.8%	71.6%	83.7%	96.0%
Kansas	78.4%	48.9%	76.9%	82.2%	94.5%
Minnesota	78.9%	54.1%	71.8%	91.1%	91.2%
Missouri	81.6%	54.7%	86.1%	88.7%	90.9%
Nebraska	77.9%	56.5%	69.8%	82.9%	92.9%
North Dakota	77.2%	41.8%	81.5%	83.8%	86.8%
South Dakota	71.3%	46.9%	64.9%	82.6%	82.0%
South Atlantic:					
Delaware	71.6%	50.0%	61.0%	84.4%	86.5%
District of Columbia	83.2%	59.0%	76.8%	96.2%	96.7%
Florida	80.1%	72.0%	72.8%	82.0%	90.3%
Georgia	76.1%	48.6%	77.6%	81.5%	87.6%
Maryland	80.7%	67.2%	76.7%	88.4%	87.2%
North Carolina	80.4%	66.6%	73.5%	85.1%	92.1%
South Carolina	77.3%	44.9%	81.4%	89.3%	85.1%
Virginia	79.9%	65.9%	72.7%	87.4%	91.6%
West Virginia	75.7%	56.2%	66.0%	85.5%	85.1%
East South Central:					
Alabama	83.1%	73.4%	73.2%	87.8%	94.9%
Kentucky	84.7%	68.1%	83.9%	90.5%	91.3%
Mississippi	81.2%	65.2%	77.1%	86.9%	89.7%
Tennessee	77.0%	54.7%	77.6%	79.7%	91.6%
West South Central:					
Arkansas	81.6%	62.1%	80.3%	87.5%	89.6%
Louisiana	80.8%	66.6%	72.5%	80.6%	95.4%
Oklahoma	81.5%	68.8%	70.9%	87.6%	92.5%
Texas	78.6%	58.0%	69.7%	85.9%	92.4%
Mountain:					
Arizona	68.9%	43.3%	76.0%	82.0%	70.9%
Colorado	79.2%	45.5%	76.6%	87.9%	94.9%
Idaho	77.5%	56.5%	71.7%	79.1%	93.3%
Montana	73.1%	46.6%	58.3%	82.0%	89.6%
Nevada	74.7%	67.4%	76.0%	66.2%	87.7%
New Mexico	76.8%	65.1%	76.6%	74.7%	87.5%
Utah	70.1%	56.1%	58.1%	74.7%	86.3%
Wyoming	78.1%	38.4% *	77.7%	87.6%	92.9%
Pacific:					
Alaska	68.4%	47.6%	69.9%	63.4%	84.2%
California	78.5%	62.5%	70.7%	84.5%	91.7%
Hawaii	80.3%	70.0%	78.5%	84.3%	87.6%
Oregon	78.1%	53.6%	74.9%	87.6%	88.5%
Washington	76.0%	47.9%	68.5%	88.4%	85.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2.a(2004) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.43%	1.91%	0.65%	0.51%	0.42%
New England:					
Connecticut	1.40%	4.81%	2.16%	1.71%	2.11%
Maine	1.91%	5.72%	2.41%	1.53%	3.49%
Massachusetts	1.82%	5.12%	4.14%	1.27%	3.58%
New Hampshire	2.73%	7.41%	3.84%	5.42%	2.63%
Rhode Island	4.09%	6.37%	3.74%	10.48%	1.65%
Vermont	2.59%	7.22%	4.24%	1.62%	4.23%
Middle Atlantic:					
New Jersey	1.88%	8.44%	4.85%	4.06%	1.86%
New York	1.61%	4.90%	1.67%	4.03%	1.96%
Pennsylvania	1.81%	5.54%	2.91%	3.33%	1.20%
East North Central:					
Illinois	2.63%	6.43%	5.22%	2.09%	1.72%
Indiana	2.81%	7.12%	2.52%	3.30%	0.97%
Michigan	1.25%	4.92%	4.60%	2.82%	2.25%
Ohio	2.73%	8.87%	2.44%	2.23%	1.80%
Wisconsin	2.25%	6.77%	4.86%	1.67%	4.53%
West North Central:					
Iowa	2.51%	2.55%	4.09%	3.06%	1.34%
Kansas	2.82%	6.11%	4.02%	2.81%	2.74%
Minnesota	2.34%	5.05%	4.76%	2.25%	2.20%
Missouri	2.96%	5.86%	2.62%	2.40%	2.47%
Nebraska	2.72%	6.45%	4.25%	2.95%	2.03%
North Dakota	3.21%	5.94%	6.39%	3.76%	4.76%
South Dakota	1.96%	3.28%	3.81%	4.09%	4.95%
South Atlantic:					
Delaware	4.10%	6.84%	5.93%	2.76%	4.06%
District of Columbia	2.61%	5.70%	6.37%	1.09%	1.35%
Florida	1.67%	4.29%	3.32%	2.90%	2.24%
Georgia	1.79%	6.06%	2.30%	4.71%	3.00%
Maryland	1.38%	6.16%	1.30%	2.73%	2.16%
North Carolina	2.39%	4.16%	5.01%	5.82%	1.68%
South Carolina	1.41%	3.87%	4.14%	1.56%	2.99%
Virginia	1.50%	5.01%	3.29%	2.00%	2.41%
West Virginia	2.26%	6.55%	5.91%	2.54%	3.22%
East South Central:					
Alabama	2.48%	12.99%	3.51%	2.72%	0.98%
Kentucky	1.30%	5.47%	2.38%	2.11%	3.08%
Mississippi	1.48%	6.08%	3.39%	2.45%	1.40%
Tennessee	2.17%	4.63%	3.19%	5.04%	2.24%
West South Central:					
Arkansas	2.76%	7.87%	3.23%	2.64%	1.30%
Louisiana	2.95%	10.99%	5.33%	2.92%	1.36%
Oklahoma	1.94%	5.48%	3.39%	1.19%	1.23%
Texas	1.31%	6.53%	4.06%	1.60%	1.42%
Mountain:					
Arizona	4.31%	6.99%	3.99%	2.69%	6.90%
Colorado	3.73%	7.96%	4.90%	2.17%	1.47%
Idaho	2.50%	9.53%	5.53%	3.34%	1.52%
Montana	2.05%	11.21%	4.52%	3.60%	2.28%
Nevada	3.23%	5.83%	3.64%	5.44%	1.95%
New Mexico	1.84%	8.24%	4.70%	2.87%	2.38%
Utah	3.90%	7.99%	5.45%	5.28%	3.20%
Wyoming	2.99%	12.28% *	4.48%	1.89%	1.96%
Pacific:					
Alaska	4.87%	6.44%	5.27%	9.42%	3.76%
California	1.11%	3.61%	3.45%	1.43%	1.31%
Hawaii	1.43%	4.81%	1.99%	2.30%	1.85%
Oregon	1.83%	5.37%	4.31%	2.08%	2.25%
Washington	2.49%	10.51%	4.90%	2.30%	3.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2.a.(1)(2004) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	79.8%	67.5%	74.7%	83.2%	86.5%
New England:					
Connecticut	82.5%	67.4%	82.9%	83.0%	88.6%
Maine	77.7%	75.1%	63.9%	82.6%	84.1%
Massachusetts	77.1%	67.9%	72.8%	84.0%	78.8%
New Hampshire	75.9%	70.6%	67.0%	73.6%	85.8%
Rhode Island	80.7%	73.8%	74.4%	84.9%	85.1%
Vermont	76.8%	68.0%	65.2%	77.8%	85.9%
Middle Atlantic:					
New Jersey	83.8%	83.4%	80.9%	82.6%	87.1%
New York	79.9%	61.8%	73.5%	84.6%	89.6%
Pennsylvania	82.7%	67.1%	79.7%	85.9%	90.4%
East North Central:					
Illinois	79.8%	62.2%	79.9%	78.9%	88.1%
Indiana	77.3%	71.4%	74.3%	81.9%	78.1%
Michigan	78.7%	69.2%	78.3%	79.3%	83.4%
Ohio	78.9%	70.5%	76.6%	82.2%	81.8%
Wisconsin	77.7%	65.5%	68.2%	82.2%	86.8%
West North Central:					
Iowa	81.8%	62.6%	75.8%	84.7%	89.7%
Kansas	72.4%	68.3%	68.6%	59.7%	87.4%
Minnesota	80.2%	70.3%	74.0%	85.3%	84.0%
Missouri	78.3%	51.2%	78.5%	86.1%	82.6%
Nebraska	80.5%	71.2%	81.7%	78.2%	85.4%
North Dakota	84.3%	77.4%	85.5%	84.9%	84.5%
South Dakota	81.7%	74.4%	81.9%	78.1%	87.5%
South Atlantic:					
Delaware	80.1%	74.0%	74.5%	85.1%	81.6%
District of Columbia	85.8%	76.7%	80.3%	90.5%	90.1%
Florida	77.5%	67.2%	70.2%	81.1%	85.2%
Georgia	78.6%	63.7%	69.1%	83.6%	87.5%
Maryland	77.8%	63.4%	77.5%	84.1%	80.4%
North Carolina	81.7%	61.5%	75.9%	88.2%	90.8%
South Carolina	78.9%	62.4%	72.8%	84.5%	84.8%
Virginia	79.0%	72.2%	70.3%	81.5%	87.3%
West Virginia	78.7%	60.0%	66.2%	80.1%	92.1%
East South Central:					
Alabama	73.5%	71.7%	57.9%	76.5%	82.4%
Kentucky	82.2%	65.9%	77.5%	86.5%	90.2%
Mississippi	80.5%	66.5%	72.7%	83.8%	89.6%
Tennessee	80.5%	72.0%	72.6%	85.2%	86.9%
West South Central:					
Arkansas	80.6%	61.9%	78.4%	84.3%	87.2%
Louisiana	76.7%	47.5%	68.9%	85.9%	86.0%
Oklahoma	77.1%	63.8%	69.5%	77.3%	88.0%
Texas	79.7%	63.1%	71.4%	85.4%	86.6%
Mountain:					
Arizona	78.3%	67.3%	75.4%	81.2%	82.5%
Colorado	79.6%	66.1%	72.1%	82.2%	86.9%
Idaho	81.4%	50.4%	79.0%	90.4%	87.3%
Montana	79.3%	63.3%	62.2%	85.0%	86.9%
Nevada	81.6%	69.3%	76.9%	84.2%	91.0%
New Mexico	75.5%	68.6%	70.7%	69.1%	88.6%
Utah	79.7%	70.1%	65.2%	80.0%	92.0%
Wyoming	79.6%	60.3%	75.8%	77.3%	89.0%
Pacific:					
Alaska	80.5%	78.1%	74.4%	80.4%	86.2%
California	81.7%	70.6%	77.2%	84.0%	88.3%
Hawaii	83.7%	80.7%	84.1%	80.9%	88.3%
Oregon	86.3%	72.3%	89.2%	90.1%	86.2%
Washington	83.2%	66.2%	70.6%	88.4%	92.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2.a.(1)(2004) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.35%	1.41%	0.45%	0.66%	0.43%
New England:					
Connecticut	2.10%	5.36%	2.12%	2.25%	1.33%
Maine	1.33%	4.78%	4.56%	2.74%	2.90%
Massachusetts	2.33%	5.23%	2.32%	1.43%	4.77%
New Hampshire	2.20%	7.08%	3.96%	2.87%	2.29%
Rhode Island	1.25%	3.19%	2.96%	1.83%	1.15%
Vermont	3.13%	5.77%	3.48%	3.21%	5.49%
Middle Atlantic:					
New Jersey	1.50%	5.71%	2.59%	2.20%	1.75%
New York	0.98%	3.46%	3.56%	0.83%	1.82%
Pennsylvania	1.22%	4.50%	2.31%	1.60%	1.37%
East North Central:					
Illinois	1.58%	5.52%	2.97%	2.82%	1.89%
Indiana	2.92%	4.40%	3.56%	2.63%	7.30%
Michigan	2.87%	3.22%	4.30%	4.28%	4.70%
Ohio	1.54%	5.94%	3.34%	1.22%	3.21%
Wisconsin	1.75%	5.64%	3.31%	1.41%	2.58%
West North Central:					
Iowa	1.53%	7.13%	4.22%	1.24%	2.36%
Kansas	4.66%	6.17%	5.67%	8.02%	2.17%
Minnesota	1.51%	5.84%	3.25%	1.83%	2.54%
Missouri	1.51%	5.34%	3.32%	2.83%	3.80%
Nebraska	1.50%	5.14%	3.87%	2.05%	3.10%
North Dakota	0.88%	4.07%	2.77%	1.86%	2.12%
South Dakota	0.87%	5.45%	2.55%	4.83%	3.64%
South Atlantic:					
Delaware	2.11%	4.66%	4.08%	1.67%	3.02%
District of Columbia	1.34%	3.87%	2.21%	1.51%	2.26%
Florida	1.77%	3.88%	3.20%	3.31%	1.85%
Georgia	1.43%	5.93%	2.84%	2.69%	1.56%
Maryland	1.91%	4.24%	1.92%	1.98%	3.92%
North Carolina	1.37%	5.60%	4.83%	1.73%	1.28%
South Carolina	1.85%	5.57%	1.62%	2.57%	2.82%
Virginia	1.77%	6.19%	1.86%	2.47%	2.07%
West Virginia	2.12%	7.59%	4.47%	2.64%	1.16%
East South Central:					
Alabama	1.92%	10.68%	5.05%	2.93%	4.54%
Kentucky	1.90%	5.13%	2.62%	1.73%	1.67%
Mississippi	2.25%	7.53%	6.36%	4.17%	1.72%
Tennessee	1.29%	4.96%	4.77%	1.22%	2.67%
West South Central:					
Arkansas	1.03%	7.80%	1.49%	2.47%	2.24%
Louisiana	2.85%	10.27%	5.17%	3.30%	3.23%
Oklahoma	1.13%	5.00%	2.90%	2.73%	1.01%
Texas	1.42%	5.26%	4.08%	1.85%	2.31%
Mountain:					
Arizona	2.20%	5.67%	1.95%	2.54%	3.61%
Colorado	2.06%	5.82%	4.24%	1.60%	1.67%
Idaho	3.17%	10.15%	5.11%	1.86%	2.44%
Montana	2.90%	11.40%	6.99%	4.17%	3.18%
Nevada	2.47%	4.61%	4.18%	3.15%	1.60%
New Mexico	2.60%	5.76%	5.33%	3.09%	2.70%
Utah	1.61%	4.18%	4.59%	2.24%	1.62%
Wyoming	2.70%	9.50%	3.03%	4.86%	3.71%
Pacific:					
Alaska	1.86%	4.36%	5.19%	5.38%	4.16%
California	0.59%	2.87%	1.85%	1.02%	0.73%
Hawaii	1.73%	2.98%	2.52%	2.80%	2.54%
Oregon	0.99%	3.82%	2.45%	1.73%	1.91%
Washington	2.35%	9.28%	3.25%	2.54%	1.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2.b(2004) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	62.6%	40.2%	54.9%	71.0%	77.9%
New England:					
Connecticut	64.8%	33.5%	65.2%	74.6%	80.8%
Maine	61.7%	48.1%	44.5%	73.9%	73.8%
Massachusetts	59.2%	39.5%	52.4%	72.8%	68.8%
New Hampshire	54.9%	36.9%	42.7%	58.6%	76.4%
Rhode Island	55.6%	37.1%	54.2%	48.0%	78.6%
Vermont	59.1%	34.7%	44.4%	69.6%	76.9%
Middle Atlantic:					
New Jersey	65.1%	54.9%	53.5%	70.1%	79.3%
New York	63.0%	38.6%	57.2%	67.4%	80.9%
Pennsylvania	66.0%	40.5%	59.5%	72.9%	86.5%
East North Central:					
Illinois	61.6%	33.8%	58.5%	68.9%	76.2%
Indiana	62.4%	41.1%	59.0%	69.5%	74.8%
Michigan	60.6%	40.7%	53.5%	68.5%	75.2%
Ohio	61.6%	41.9%	54.9%	72.2%	72.9%
Wisconsin	60.1%	39.2%	47.7%	74.7%	72.6%
West North Central:					
Iowa	62.6%	28.0%	54.3%	70.8%	86.1%
Kansas	56.8%	33.4%	52.8%	49.1%	82.5%
Minnesota	63.3%	38.0%	53.2%	77.7%	76.6%
Missouri	63.9%	28.0%	67.5%	76.4%	75.1%
Nebraska	62.7%	40.2%	57.0%	64.9%	79.3%
North Dakota	65.1%	32.4%	69.6%	71.2%	73.4%
South Dakota	58.2%	34.9%	53.2%	64.5%	71.8%
South Atlantic:					
Delaware	57.3%	37.0%	45.4%	71.9%	70.5%
District of Columbia	71.4%	45.2%	61.6%	87.1%	87.2%
Florida	62.1%	48.4%	51.1%	66.5%	76.9%
Georgia	59.8%	31.0%	53.6%	68.2%	76.7%
Maryland	62.9%	42.6%	59.4%	74.4%	70.1%
North Carolina	65.6%	41.0%	55.8%	75.1%	83.6%
South Carolina	61.0%	28.0%	59.3%	75.4%	72.2%
Virginia	63.1%	47.6%	51.1%	71.2%	79.9%
West Virginia	59.5%	33.7%	43.7%	68.5%	78.4%
East South Central:					
Alabama	61.0%	52.7%	42.4%	67.1%	78.2%
Kentucky	69.6%	44.9%	65.1%	78.3%	82.4%
Mississippi	65.4%	43.4%	56.1%	72.8%	80.4%
Tennessee	62.0%	39.4%	56.4%	67.9%	79.6%
West South Central:					
Arkansas	65.7%	38.4%	62.9%	73.8%	78.2%
Louisiana	62.0%	31.7% *	49.9%	69.2%	82.0%
Oklahoma	62.8%	43.9%	49.3%	67.7%	81.3%
Texas	62.6%	36.6%	49.8%	73.3%	80.0%
Mountain:					
Arizona	54.0%	29.1%	57.3%	66.6%	58.5%
Colorado	63.1%	30.1%	55.2%	72.2%	82.4%
Idaho	63.1%	28.5%	56.7%	71.5%	81.5%
Montana	58.0%	29.5% *	36.2%	69.7%	77.8%
Nevada	61.0%	46.7%	58.4%	55.7%	79.8%
New Mexico	58.0%	44.7%	54.1%	51.6%	77.5%
Utah	55.8%	39.3%	37.9%	59.8%	79.4%
Wyoming	62.1%	23.2% *	58.9%	67.8%	82.7%
Pacific:					
Alaska	55.0%	37.2%	52.0%	51.0%	72.6%
California	64.1%	44.1%	54.6%	71.0%	81.0%
Hawaii	67.2%	56.5%	66.0%	68.2%	77.3%
Oregon	67.4%	38.8%	66.8%	78.9%	76.2%
Washington	63.3%	31.7% *	48.4%	78.1%	79.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2.b(2004) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.51%	1.83%	0.63%	0.72%	0.66%
New England:					
Connecticut	2.13%	4.58%	3.18%	2.35%	2.30%
Maine	2.25%	5.60%	4.45%	2.98%	3.73%
Massachusetts	2.10%	4.74%	4.21%	1.81%	5.16%
New Hampshire	2.36%	4.09%	3.20%	4.64%	2.26%
Rhode Island	3.73%	6.21%	4.42%	9.24%	1.92%
Vermont	2.94%	5.85%	3.29%	2.77%	6.48%
Middle Atlantic:					
New Jersey	2.08%	8.63%	3.46%	4.28%	2.73%
New York	1.86%	3.11%	2.69%	3.57%	2.71%
Pennsylvania	1.75%	3.63%	3.52%	2.97%	1.20%
East North Central:					
Illinois	2.13%	6.36%	4.24%	2.91%	1.92%
Indiana	3.84%	7.24%	4.37%	2.41%	7.11%
Michigan	2.56%	3.40%	3.31%	4.42%	4.48%
Ohio	2.37%	7.14%	3.36%	2.63%	3.41%
Wisconsin	2.32%	5.76%	3.50%	1.34%	5.09%
West North Central:					
Iowa	2.95%	3.55%	4.94%	3.15%	2.92%
Kansas	4.78%	5.56%	5.26%	7.46%	3.16%
Minnesota	1.44%	5.03%	4.16%	2.91%	3.15%
Missouri	2.40%	3.61%	3.81%	3.43%	4.35%
Nebraska	2.41%	5.49%	5.59%	2.59%	3.38%
North Dakota	2.82%	3.87%	6.20%	3.58%	3.63%
South Dakota	1.75%	3.80%	3.50%	4.36%	5.03%
South Atlantic:					
Delaware	3.11%	5.21%	6.25%	2.31%	3.32%
District of Columbia	2.69%	5.38%	5.75%	2.09%	2.76%
Florida	2.43%	3.98%	1.98%	4.25%	2.19%
Georgia	1.94%	5.87%	2.78%	4.88%	2.52%
Maryland	1.65%	4.10%	2.17%	3.46%	3.49%
North Carolina	2.36%	4.33%	4.77%	5.56%	2.04%
South Carolina	2.06%	3.25%	4.15%	2.84%	4.07%
Virginia	1.92%	5.28%	2.23%	2.87%	3.54%
West Virginia	2.39%	3.81%	4.48%	3.66%	3.13%
East South Central:					
Alabama	3.11%	10.04%	4.82%	3.94%	4.21%
Kentucky	2.08%	5.51%	1.98%	2.46%	2.73%
Mississippi	2.45%	6.20%	5.70%	3.55%	2.18%
Tennessee	1.86%	4.01%	4.41%	4.69%	3.71%
West South Central:					
Arkansas	2.28%	6.55%	2.71%	2.90%	2.06%
Louisiana	3.38%	11.37% *	4.86%	4.25%	3.10%
Oklahoma	2.01%	4.80%	2.45%	2.64%	1.45%
Texas	1.25%	5.13%	5.38%	2.45%	2.66%
Mountain:					
Arizona	2.89%	3.47%	3.60%	1.82%	6.49%
Colorado	4.10%	7.41%	6.02%	2.30%	2.38%
Idaho	3.10%	6.80%	6.52%	3.60%	2.80%
Montana	2.67%	11.28% *	3.14%	5.37%	3.61%
Nevada	2.58%	4.66%	3.63%	5.63%	2.64%
New Mexico	2.67%	7.19%	5.86%	3.14%	2.83%
Utah	3.80%	4.71%	4.06%	4.60%	3.69%
Wyoming	3.06%	9.77% *	4.11%	4.28%	4.69%
Pacific:					
Alaska	4.28%	4.64%	4.52%	8.86%	4.28%
California	1.05%	3.15%	2.32%	1.28%	1.50%
Hawaii	1.94%	3.63%	2.74%	3.69%	3.50%
Oregon	1.60%	3.55%	4.09%	2.34%	3.04%
Washington	2.72%	9.60% *	4.00%	2.67%	3.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3(2004) Number of full-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	89,126,863	16,533,143	22,074,435	24,620,691	25,898,595
New England:					
Connecticut	1,162,224	197,717	285,157	330,600	348,750
Maine	364,766	66,559	90,484	103,462	104,261
Massachusetts	2,330,247	430,699	559,265	654,500	685,781
New Hampshire	422,442	93,367 *	92,814	113,799	122,463
Rhode Island	305,924	64,466	76,574	64,117	100,768
Vermont	184,838	35,411	39,035	54,026	56,366 *
Middle Atlantic:					
New Jersey	2,495,610	361,509	616,065	716,785	801,250
New York	5,867,223	1,050,611	1,590,816	1,521,719	1,704,078
Pennsylvania	4,073,058	694,115	1,006,940	1,123,797	1,248,205
East North Central:					
Illinois	4,112,492	742,662	1,026,801	1,159,759	1,183,271
Indiana	2,075,880	413,644	509,430	574,723	578,083
Michigan	2,896,148	564,397	683,912	795,457	852,382
Ohio	3,609,525	633,394	864,103	1,029,247	1,082,780
Wisconsin	1,923,182	355,494 *	424,116	578,508	565,065
West North Central:					
Iowa	894,303	125,914	225,403	260,722	282,264 *
Kansas	831,838	128,722	218,433	224,720	259,963
Minnesota	1,870,637	363,595	432,725	528,252	546,065
Missouri	1,757,117	289,852	424,072	509,969	533,224
Nebraska	590,922	110,726	134,145	157,641	188,410
North Dakota	201,343	35,101	51,438 *	55,686	59,118
South Dakota	222,931	34,076	58,033	67,504	63,317
South Atlantic:					
Delaware	292,707	55,257	65,629	88,975	82,847
District of Columbia	367,474	69,175	96,397	100,498	101,404
Florida	5,665,557	1,167,027	1,299,498	1,561,678	1,637,355
Georgia	2,670,086	460,682	709,633	734,449	765,321
Maryland	1,700,699	349,840	398,513	447,191	505,154
North Carolina	2,635,883	469,573	658,544	720,074	787,692
South Carolina	1,190,343	204,427	312,735	334,098	339,083
Virginia	2,367,214	414,373	612,453	649,795	690,593
West Virginia	424,684	72,533	106,035	123,756	122,360
East South Central:					
Alabama	1,361,443	311,885 *	311,280	363,942	374,335
Kentucky	1,234,110	238,771	319,175	328,791	347,373
Mississippi	709,533	131,113	178,129	200,517	199,775
Tennessee	1,803,769	346,162	443,811	472,004	541,792
West South Central:					
Arkansas	818,340	168,275	206,854	220,495	222,716
Louisiana	1,251,152	252,615 *	276,767	351,820	369,951
Oklahoma	935,027	169,527	224,963	266,618	273,920
Texas	6,339,687	1,199,203	1,492,514	1,789,319	1,858,651
Mountain:					
Arizona	1,587,726	276,262	415,580	372,511	523,374
Colorado	1,536,334	278,167	383,407	424,480	450,279
Idaho	363,578	54,766 *	89,553	99,376	119,883
Montana	227,199	36,696	53,740	66,378	70,385
Nevada	870,446	186,768	224,420	217,588	241,670
New Mexico	426,156	80,421 *	99,349	120,194	126,193
Utah	716,283	124,691 *	160,133	205,516	225,944
Wyoming	135,909	23,042	33,879	39,268	39,720
Pacific:					
Alaska	170,633	31,517	37,814	51,410	49,891
California	10,137,358	1,885,007	2,592,511	2,718,920	2,940,920
Hawaii	370,483	79,615	89,489	97,044	104,335
Oregon	1,021,668	193,211	266,357	263,164	298,936
Washington	1,602,735	247,658	369,717	481,431	503,929

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table VIII.B.3(2004) Standard error for number of full-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	499,080	362,415	294,534	681,187	461,012
New England:					
Connecticut	73,096	33,492	39,212	34,813	53,847
Maine	20,288	8,539	13,833	11,961	18,068
Massachusetts	226,852	71,295	83,593	118,650	101,771
New Hampshire	42,769	43,429 *	22,195	16,239	14,194
Rhode Island	15,175	9,869	10,865	9,984	16,992
Vermont	26,527	6,964	4,608	6,148	20,988 *
Middle Atlantic:					
New Jersey	181,907	59,957	123,429	105,445	63,081
New York	276,437	72,226	275,884	185,737	136,683
Pennsylvania	292,163	110,375	124,402	94,943	247,357
East North Central:					
Illinois	211,282	112,974	91,415	170,694	162,941
Indiana	140,296	72,287	73,737	73,780	103,703
Michigan	178,205	58,209	89,241	95,014	119,672
Ohio	195,960	120,085	116,845	82,647	104,692
Wisconsin	182,141	107,675 *	53,471	63,565	94,031
West North Central:					
Iowa	112,131	21,952	40,259	20,967	120,548 *
Kansas	61,731	19,565	36,902	67,276	50,269
Minnesota	148,314	100,934	66,153	83,742	75,882
Missouri	127,494	39,065	39,547	94,131	92,568
Nebraska	58,742	26,376	23,698	25,945	52,175
North Dakota	31,212	10,325	19,843 *	10,976	12,041
South Dakota	13,492	6,505	9,182	17,903	13,304
South Atlantic:					
Delaware	29,953	12,950	10,445	15,794	14,756
District of Columbia	31,764	10,413	15,386	9,471	29,527
Florida	301,887	247,363	129,910	187,331	236,113
Georgia	189,434	106,909	109,960	119,957	75,170
Maryland	120,068	63,557	56,171	49,885	105,642
North Carolina	158,404	105,298	110,413	116,577	102,610
South Carolina	82,866	18,521	84,888	56,056	81,487
Virginia	218,422	76,387	146,988	77,406	98,349
West Virginia	30,233	9,774	21,339	14,817	9,010
East South Central:					
Alabama	140,011	115,533 *	45,267	38,764	62,006
Kentucky	64,543	42,013	37,694	51,583	61,652
Mississippi	50,789	22,446	38,838	23,485	20,420
Tennessee	140,728	71,282	105,862	51,958	58,511
West South Central:					
Arkansas	61,230	23,471	33,908	26,891	34,016
Louisiana	120,477	89,395 *	37,003	55,763	56,124
Oklahoma	44,146	38,037	27,208	57,243	33,616
Texas	272,828	148,189	220,611	183,949	130,941
Mountain:					
Arizona	122,306	54,505	40,801	51,697	97,510
Colorado	131,761	51,145	66,933	41,072	67,254
Idaho	34,572	21,653 *	14,884	13,135	17,551
Montana	16,342	7,751	9,898	13,029	9,531
Nevada	66,801	21,341	41,239	39,291	43,396
New Mexico	26,684	30,742 *	16,926	17,250	21,868
Utah	71,432	51,181 *	44,708	26,375	50,350
Wyoming	10,683	4,464	6,315	8,249	5,480
Pacific:					
Alaska	13,927	4,024	7,993	14,612	6,795
California	384,093	145,504	205,658	275,708	206,969
Hawaii	22,840	9,428	10,585	11,490	8,850
Oregon	72,703	15,981	28,291	28,810	52,602
Washington	113,694	51,844	67,281	68,489	81,462

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table VIII.B.3.a(2004) Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	89,126,863	18.6%	24.8%	27.6%	29.1%
New England:					
Connecticut	1,162,224	17.0%	24.5%	28.4%	30.0%
Maine	364,766	18.2%	24.8%	28.4%	28.6%
Massachusetts	2,330,247	18.5%	24.0%	28.1%	29.4%
New Hampshire	422,442	22.1% *	22.0%	26.9%	29.0%
Rhode Island	305,924	21.1%	25.0%	21.0%	32.9%
Vermont	184,838	19.2%	21.1%	29.2%	30.5% *
Middle Atlantic:					
New Jersey	2,495,610	14.5%	24.7%	28.7%	32.1%
New York	5,867,223	17.9%	27.1%	25.9%	29.0%
Pennsylvania	4,073,058	17.0%	24.7%	27.6%	30.6%
East North Central:					
Illinois	4,112,492	18.1%	25.0%	28.2%	28.8%
Indiana	2,075,880	19.9%	24.5%	27.7%	27.8%
Michigan	2,896,148	19.5%	23.6%	27.5%	29.4%
Ohio	3,609,525	17.5%	23.9%	28.5%	30.0%
Wisconsin	1,923,182	18.5% *	22.1%	30.1%	29.4%
West North Central:					
Iowa	894,303	14.1%	25.2%	29.2%	31.6% *
Kansas	831,838	15.5%	26.3%	27.0%	31.3%
Minnesota	1,870,637	19.4%	23.1%	28.2%	29.2%
Missouri	1,757,117	16.5%	24.1%	29.0%	30.3%
Nebraska	590,922	18.7%	22.7%	26.7%	31.9%
North Dakota	201,343	17.4%	25.5% *	27.7%	29.4%
South Dakota	222,931	15.3%	26.0%	30.3%	28.4%
South Atlantic:					
Delaware	292,707	18.9%	22.4%	30.4%	28.3%
District of Columbia	367,474	18.8%	26.2%	27.3%	27.6%
Florida	5,665,557	20.6%	22.9%	27.6%	28.9%
Georgia	2,670,086	17.3%	26.6%	27.5%	28.7%
Maryland	1,700,699	20.6%	23.4%	26.3%	29.7%
North Carolina	2,635,883	17.8%	25.0%	27.3%	29.9%
South Carolina	1,190,343	17.2%	26.3%	28.1%	28.5%
Virginia	2,367,214	17.5%	25.9%	27.4%	29.2%
West Virginia	424,684	17.1%	25.0%	29.1%	28.8%
East South Central:					
Alabama	1,361,443	22.9% *	22.9%	26.7%	27.5%
Kentucky	1,234,110	19.3%	25.9%	26.6%	28.1%
Mississippi	709,533	18.5%	25.1%	28.3%	28.2%
Tennessee	1,803,769	19.2%	24.6%	26.2%	30.0%
West South Central:					
Arkansas	818,340	20.6%	25.3%	26.9%	27.2%
Louisiana	1,251,152	20.2% *	22.1%	28.1%	29.6%
Oklahoma	935,027	18.1%	24.1%	28.5%	29.3%
Texas	6,339,687	18.9%	23.5%	28.2%	29.3%
Mountain:					
Arizona	1,587,726	17.4%	26.2%	23.5%	33.0%
Colorado	1,536,334	18.1%	25.0%	27.6%	29.3%
Idaho	363,578	15.1% *	24.6%	27.3%	33.0%
Montana	227,199	16.2%	23.7%	29.2%	31.0%
Nevada	870,446	21.5%	25.8%	25.0%	27.8%
New Mexico	426,156	18.9% *	23.3%	28.2%	29.6%
Utah	716,283	17.4% *	22.4%	28.7%	31.5%
Wyoming	135,909	17.0%	24.9%	28.9%	29.2%
Pacific:					
Alaska	170,633	18.5%	22.2%	30.1%	29.2%
California	10,137,358	18.6%	25.6%	26.8%	29.0%
Hawaii	370,483	21.5%	24.2%	26.2%	28.2%
Oregon	1,021,668	18.9%	26.1%	25.8%	29.3%
Washington	1,602,735	15.5%	23.1%	30.0%	31.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table VIII.B.3.a(2004) Standard error for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	499,080	0.37%	0.33%	0.73%	0.51%
New England:					
Connecticut	73,096	2.44%	3.07%	3.35%	4.05%
Maine	20,288	1.91%	4.37%	2.54%	4.42%
Massachusetts	226,852	2.06%	2.48%	3.79%	3.48%
New Hampshire	42,769	5.82%*	4.57%	5.05%	3.44%
Rhode Island	15,175	2.84%	3.95%	3.18%	4.55%
Vermont	26,527	2.93%	3.05%	3.96%	4.73%*
Middle Atlantic:					
New Jersey	181,907	2.02%	3.77%	3.87%	3.15%
New York	276,437	1.59%	3.56%	2.83%	1.92%
Pennsylvania	292,163	1.93%	3.72%	3.05%	3.93%
East North Central:					
Illinois	211,282	2.90%	2.57%	3.37%	3.36%
Indiana	140,296	2.82%	3.12%	3.27%	4.63%
Michigan	178,205	1.99%	3.27%	2.96%	3.27%
Ohio	195,960	3.00%	2.88%	1.80%	2.09%
Wisconsin	182,141	3.42%*	4.07%	3.23%	3.53%
West North Central:					
Iowa	112,131	2.89%	4.75%	2.90%	6.44%*
Kansas	61,731	1.85%	3.59%	5.75%	5.11%
Minnesota	148,314	3.78%	2.76%	3.93%	4.02%
Missouri	127,494	2.17%	2.77%	4.70%	3.45%
Nebraska	58,742	3.93%	4.54%	4.46%	5.26%
North Dakota	31,212	4.06%	4.29%*	4.93%	2.95%
South Dakota	13,492	3.00%	4.43%	5.90%	5.10%
South Atlantic:					
Delaware	29,953	3.37%	4.13%	3.53%	4.73%
District of Columbia	31,764	2.75%	3.33%	3.65%	5.22%
Florida	301,887	3.38%	1.99%	4.01%	3.74%
Georgia	189,434	3.32%	4.10%	2.67%	3.46%
Maryland	120,068	2.53%	4.16%	3.67%	3.87%
North Carolina	158,404	3.04%	4.31%	4.10%	3.35%
South Carolina	82,866	1.89%	5.43%	4.70%	5.38%
Virginia	218,422	2.89%	3.19%	3.08%	3.92%
West Virginia	30,233	2.14%	3.78%	2.46%	1.97%
East South Central:					
Alabama	140,011	5.18%*	3.42%	2.62%	4.29%
Kentucky	64,543	3.09%	3.15%	3.62%	4.33%
Mississippi	50,789	3.21%	4.01%	2.75%	2.73%
Tennessee	140,728	2.43%	4.64%	2.40%	3.38%
West South Central:					
Arkansas	61,230	2.96%	2.96%	2.77%	2.86%
Louisiana	120,477	4.44%*	3.43%	4.38%	3.08%
Oklahoma	44,146	3.62%	2.85%	5.28%	3.79%
Texas	272,828	2.49%	2.77%	2.18%	2.18%
Mountain:					
Arizona	122,306	2.32%	2.99%	3.06%	3.92%
Colorado	131,761	3.31%	3.02%	3.31%	2.86%
Idaho	34,572	3.22%*	4.57%	3.01%	2.33%
Montana	16,342	3.00%	4.12%	4.32%	4.70%
Nevada	66,801	4.35%	3.25%	3.93%	3.22%
New Mexico	26,684	4.95%*	4.66%	3.93%	4.50%
Utah	71,432	4.32%*	5.10%	4.14%	5.60%
Wyoming	10,683	2.64%	4.01%	4.40%	3.31%
Pacific:					
Alaska	13,927	2.41%	5.10%	5.61%	4.17%
California	384,093	1.28%	1.78%	2.45%	2.06%
Hawaii	22,840	2.70%	2.54%	2.39%	1.56%
Oregon	72,703	1.64%	2.56%	2.08%	3.85%
Washington	113,694	3.20%	3.56%	4.40%	3.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table VIII.B.3.b(2004) Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	90.3%	76.2%	87.7%	94.8%	97.2%
New England:					
Connecticut	94.7%	88.9%	92.5%	97.3%	97.4%
Maine	87.6%	69.0%	83.8%	95.1%	95.3%
Massachusetts	95.6%	88.5%	95.6%	97.7%	98.2%
New Hampshire	92.4%	84.3%	90.3%	96.0%	96.7%
Rhode Island	90.7%	73.7%	90.0%	97.6%	97.8%
Vermont	85.3%	69.8%	79.3%	87.9%	96.9%
Middle Atlantic:					
New Jersey	92.0%	73.1%	90.5%	97.0%	97.3%
New York	91.8%	69.8%	93.2%	97.5%	99.0%
Pennsylvania	95.7%	88.1%	93.4%	98.9%	99.0%
East North Central:					
Illinois	93.0%	77.6%	94.2%	95.7%	98.9%
Indiana	91.9%	80.3%	87.5%	97.0%	99.0%
Michigan	93.0%	83.3%	90.5%	96.4%	98.1%
Ohio	94.0%	84.4%	94.5%	96.3%	96.8%
Wisconsin	91.6%	79.3%	91.0%	96.7%	94.4%
West North Central:					
Iowa	89.5%	72.5%	86.1%	92.7%	97.0%
Kansas	89.2%	60.8%	88.6%	96.5%	97.3%
Minnesota	92.8%	81.9%	89.6%	96.6%	98.9%
Missouri	92.7%	79.4%	88.2%	97.5%	98.9%
Nebraska	85.5%	71.3%	76.4%	93.2%	94.0%
North Dakota	82.8%	46.7%	83.7%	93.6%	93.3%
South Dakota	83.6%	68.6%	79.0%	88.0%	91.2%
South Atlantic:					
Delaware	92.9%	86.2%	89.9%	93.7%	99.0%
District of Columbia	95.8%	85.0%	98.0%	98.6%	98.2%
Florida	89.0%	78.5%	83.6%	94.5%	95.5%
Georgia	88.6%	70.1%	88.4%	93.1%	95.7%
Maryland	92.6%	78.9%	95.5%	95.4%	97.4%
North Carolina	87.6%	74.8%	86.0%	89.1%	95.1%
South Carolina	87.0%	69.5%	86.0%	87.8%	97.6%
Virginia	94.2%	88.2%	91.7%	96.4%	98.1%
West Virginia	86.4%	63.6%	79.6%	94.9%	97.3%
East South Central:					
Alabama	90.3%	81.0%	85.9%	94.4%	97.7%
Kentucky	90.9%	70.3%	90.8%	97.1%	99.1%
Mississippi	85.0%	72.9%	79.6%	88.5%	94.4%
Tennessee	90.6%	80.1%	91.5%	91.0%	96.3%
West South Central:					
Arkansas	87.2%	69.2%	87.7%	91.0%	96.7%
Louisiana	83.7%	68.6%	68.9%	92.5%	96.7%
Oklahoma	85.3%	75.2%	76.9%	88.3%	95.6%
Texas	84.2%	63.1%	78.2%	91.6%	95.6%
Mountain:					
Arizona	87.6%	73.3%	78.1%	94.1%	98.0%
Colorado	89.6%	64.8%	91.0%	94.4%	99.1%
Idaho	81.4%	58.8%	79.7%	85.1%	90.1%
Montana	73.3%	48.2%	62.2%	78.6%	89.8%
Nevada	90.7%	75.6%	93.9%	95.1%	95.5%
New Mexico	83.8%	72.0%	82.0%	90.3%	86.6%
Utah	88.3%	80.0%	83.2%	87.5%	97.2%
Wyoming	77.2%	39.2%	77.8%	84.8%	91.1%
Pacific:					
Alaska	82.3%	54.6%	81.2%	95.3%	87.4%
California	90.0%	74.2%	87.8%	94.8%	97.5%
Hawaii	98.1%	94.1%	99.4%	99.2%	99.1%
Oregon	86.6%	67.2%	89.9%	88.8%	94.3%
Washington	87.9%	65.3%	87.7%	90.2%	96.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3.b(2004) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.24%	1.16%	0.27%	0.28%	0.10%
New England:					
Connecticut	0.84%	2.39%	5.73%	0.87%	1.24%
Maine	1.71%	6.39%	3.94%	0.88%	1.98%
Massachusetts	0.78%	3.70%	3.61%	3.42%	0.56%
New Hampshire	1.66%	10.46%	2.53%	1.01%	1.11%
Rhode Island	2.06%	7.38%	3.91%	2.75%	4.16%
Vermont	1.96%	9.84%	3.46%	2.67%	1.50%
Middle Atlantic:					
New Jersey	1.63%	7.61%	2.33%	2.42%	1.20%
New York	0.85%	3.48%	1.72%	0.65%	0.66%
Pennsylvania	0.61%	3.57%	1.07%	0.33%	0.75%
East North Central:					
Illinois	0.64%	3.23%	1.58%	1.10%	0.39%
Indiana	1.16%	7.05%	2.94%	0.83%	0.83%
Michigan	0.82%	4.08%	1.96%	0.97%	0.64%
Ohio	0.55%	4.45%	1.39%	0.88%	1.60%
Wisconsin	1.07%	8.02%	3.72%	1.39%	5.28%
West North Central:					
Iowa	1.22%	4.94%	2.68%	1.28%	4.27%
Kansas	1.23%	6.56%	3.21%	1.50%	1.57%
Minnesota	0.93%	8.62%	2.55%	0.96%	0.57%
Missouri	1.25%	4.26%	2.59%	2.34%	0.39%
Nebraska	1.97%	7.09%	6.52%	1.95%	3.17%
North Dakota	3.40%	8.15%	5.22%	2.02%	1.95%
South Dakota	1.82%	4.48%	4.01%	2.16%	2.82%
South Atlantic:					
Delaware	0.95%	9.27%	3.89%	2.04%	0.73%
District of Columbia	0.60%	3.72%	0.59%	0.48%	0.83%
Florida	1.34%	6.70%	2.18%	2.25%	1.32%
Georgia	1.29%	7.35%	3.11%	1.35%	1.30%
Maryland	1.53%	4.93%	1.30%	1.11%	1.03%
North Carolina	1.19%	4.35%	5.25%	2.44%	2.02%
South Carolina	2.28%	4.91%	4.79%	3.17%	0.98%
Virginia	1.04%	4.19%	2.31%	1.63%	1.37%
West Virginia	1.14%	8.03%	4.97%	1.43%	0.63%
East South Central:					
Alabama	1.54%	15.15%	2.70%	2.56%	1.01%
Kentucky	0.96%	8.40%	3.09%	1.81%	0.73%
Mississippi	1.43%	6.24%	6.59%	1.56%	1.36%
Tennessee	0.84%	4.50%	2.12%	1.73%	0.83%
West South Central:					
Arkansas	1.22%	6.80%	3.96%	2.20%	0.74%
Louisiana	2.21%	13.62%	5.32%	2.87%	2.32%
Oklahoma	1.92%	6.71%	3.47%	3.81%	1.66%
Texas	1.08%	3.47%	3.18%	1.56%	1.04%
Mountain:					
Arizona	1.61%	5.06%	5.86%	3.66%	0.69%
Colorado	2.12%	7.71%	3.53%	1.68%	0.20%
Idaho	1.87%	9.17%	5.40%	4.72%	2.67%
Montana	3.99%	10.34%	11.32%	3.59%	2.04%
Nevada	1.15%	6.90%	2.83%	1.64%	1.46%
New Mexico	1.87%	7.89%	5.22%	1.52%	2.79%
Utah	1.48%	10.52%	4.05%	2.41%	0.70%
Wyoming	2.61%	7.91%	7.10%	3.31%	2.66%
Pacific:					
Alaska	2.68%	5.78%	3.32%	1.44%	5.64%
California	0.56%	3.05%	1.56%	0.85%	0.37%
Hawaii	0.58%	1.59%	0.44%	0.79%	0.60%
Oregon	1.66%	3.43%	1.97%	3.68%	2.08%
Washington	2.47%	10.74%	4.05%	3.39%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3.b.(1)(2004) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	88.5%	80.0%	84.9%	90.5%	93.5%
New England:					
Connecticut	90.5%	74.0%	91.8%	94.2%	94.4%
Maine	91.0%	88.9%	88.9%	92.4%	92.2%
Massachusetts	87.4%	83.2%	84.0%	90.7%	89.4%
New Hampshire	82.0%	62.7%	80.4%	83.0%	94.8%
Rhode Island	89.4%	73.2%	90.5%	92.0%	94.7%
Vermont	90.0%	69.2%	90.0%	94.1%	96.0%
Middle Atlantic:					
New Jersey	89.9%	86.1%	80.9%	94.0%	93.9%
New York	88.6%	84.2%	83.5%	90.8%	93.2%
Pennsylvania	90.6%	83.9%	87.4%	89.5%	97.3%
East North Central:					
Illinois	87.5%	75.8%	87.0%	90.9%	90.3%
Indiana	88.9%	76.5%	90.1%	87.1%	96.8%
Michigan	89.0%	76.5%	84.7%	91.9%	96.4%
Ohio	91.4%	85.6%	90.2%	93.3%	93.3%
Wisconsin	88.7%	82.5%	85.2%	95.1%	87.9%
West North Central:					
Iowa	90.8%	71.4%	89.3%	90.1%	98.9%
Kansas	92.7%	86.0%	88.1%	95.7%	95.7%
Minnesota	90.2%	69.8%	90.2%	96.2%	95.7%
Missouri	91.1%	75.6%	94.1%	93.2%	93.8%
Nebraska	89.8%	72.7%	91.1%	91.1%	95.6%
North Dakota	90.4%	82.8%	89.6%	91.0%	92.5%
South Dakota	89.2%	86.1%	82.3%	89.2%	95.9%
South Atlantic:					
Delaware	84.9%	78.4%	79.2%	90.4%	87.0%
District of Columbia	90.2%	80.6%	80.0%	97.6%	98.4%
Florida	88.6%	86.8%	83.4%	89.6%	92.2%
Georgia	84.4%	64.5%	86.2%	85.2%	90.9%
Maryland	88.7%	80.8%	87.7%	91.2%	91.8%
North Carolina	91.5%	83.8%	88.6%	95.8%	93.6%
South Carolina	88.7%	67.0%	90.4%	95.4%	90.7%
Virginia	89.6%	85.4%	83.3%	91.8%	95.1%
West Virginia	86.5%	81.5%	77.9%	92.3%	88.9%
East South Central:					
Alabama	89.2%	83.5%	82.0%	91.3%	96.6%
Kentucky	92.1%	87.3%	89.3%	96.4%	92.8%
Mississippi	88.5%	82.3%	84.7%	90.5%	92.7%
Tennessee	88.6%	79.5%	88.0%	87.3%	94.9%
West South Central:					
Arkansas	87.5%	69.3%	88.4%	90.7%	93.5%
Louisiana	87.6%	73.3%	84.6%	86.1%	97.5%
Oklahoma	92.0%	88.4%	85.0%	93.5%	97.1%
Texas	88.9%	78.0%	85.7%	89.8%	94.8%
Mountain:					
Arizona	77.9%	67.0%	84.1%	87.5%	71.8%
Colorado	87.3%	65.6%	84.0%	90.3%	96.0%
Idaho	90.4%	84.1%	85.6%	88.3%	97.1%
Montana	85.9%	86.4%	70.3%	88.4%	91.9%
Nevada	83.4%	80.7%	82.9%	79.3%	89.1%
New Mexico	86.2%	81.8%	90.9%	80.5%	90.6%
Utah	83.1%	85.8%	74.8%	79.3%	90.0%
Wyoming	89.8%	65.7%	86.1%	91.4%	97.1%
Pacific:					
Alaska	74.5%	63.5%	77.1%	64.7%	88.1%
California	86.8%	84.2%	77.2%	89.3%	93.5%
Hawaii	91.4%	88.9%	91.1%	92.1%	92.7%
Oregon	87.0%	67.3%	81.5%	95.2%	94.0%
Washington	88.1%	66.6%	87.4%	94.6%	90.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3.b.(1)(2004) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.37%	1.51%	0.52%	0.51%	0.43%
New England:					
Connecticut	1.50%	6.27%	2.22%	1.33%	1.69%
Maine	1.45%	3.48%	2.39%	1.33%	3.48%
Massachusetts	1.67%	5.39%	3.49%	1.83%	3.82%
New Hampshire	3.26%	8.03%	3.40%	5.97%	2.54%
Rhode Island	1.97%	6.18%	3.61%	3.36%	1.65%
Vermont	1.82%	9.67%	3.22%	1.29%	2.42%
Middle Atlantic:					
New Jersey	1.60%	5.18%	4.01%	1.90%	1.76%
New York	1.17%	4.23%	1.67%	2.34%	1.73%
Pennsylvania	0.94%	4.85%	3.21%	2.69%	1.00%
East North Central:					
Illinois	2.21%	6.25%	4.00%	2.07%	1.78%
Indiana	2.22%	5.63%	1.97%	3.51%	1.12%
Michigan	1.15%	6.29%	4.62%	1.91%	1.35%
Ohio	1.58%	5.91%	2.30%	2.11%	1.61%
Wisconsin	1.74%	6.25%	3.10%	1.57%	4.02%
West North Central:					
Iowa	1.72%	6.64%	3.45%	2.37%	0.72%
Kansas	1.60%	4.65%	2.77%	2.67%	2.63%
Minnesota	1.91%	6.33%	2.18%	1.45%	1.61%
Missouri	1.67%	4.79%	1.45%	1.91%	1.89%
Nebraska	2.13%	7.42%	2.62%	2.69%	1.53%
North Dakota	2.10%	5.08%	5.38%	4.18%	2.10%
South Dakota	2.02%	5.56%	4.33%	3.93%	1.26%
South Atlantic:					
Delaware	3.17%	9.28%	4.40%	2.60%	4.05%
District of Columbia	2.35%	6.93%	6.74%	0.88%	0.91%
Florida	1.58%	3.05%	3.90%	2.68%	1.98%
Georgia	2.39%	7.51%	3.05%	3.95%	3.05%
Maryland	1.15%	7.28%	2.16%	3.09%	1.92%
North Carolina	0.62%	6.19%	2.39%	1.34%	1.79%
South Carolina	1.89%	8.42%	4.03%	0.94%	2.27%
Virginia	1.25%	4.97%	2.87%	2.10%	1.88%
West Virginia	1.72%	7.16%	5.23%	2.35%	2.65%
East South Central:					
Alabama	2.32%	12.81%	3.51%	2.70%	0.72%
Kentucky	1.45%	4.59%	2.30%	0.74%	3.08%
Mississippi	1.06%	3.64%	3.07%	1.79%	1.50%
Tennessee	1.72%	4.71%	2.28%	4.63%	2.05%
West South Central:					
Arkansas	2.41%	8.10%	2.85%	1.85%	1.67%
Louisiana	2.03%	11.70%	3.34%	3.34%	0.73%
Oklahoma	1.31%	4.99%	3.08%	1.14%	0.68%
Texas	1.28%	6.88%	3.63%	1.71%	1.33%
Mountain:					
Arizona	3.39%	7.81%	3.92%	2.47%	7.18%
Colorado	2.85%	10.40%	4.04%	2.32%	1.50%
Idaho	1.98%	12.23%	5.53%	1.89%	0.56%
Montana	2.79%	10.87%	6.64%	3.30%	2.16%
Nevada	3.25%	5.92%	3.57%	4.76%	1.70%
New Mexico	1.92%	5.93%	2.87%	3.42%	2.74%
Utah	3.01%	4.47%	5.40%	5.58%	3.03%
Wyoming	1.87%	7.98%	4.77%	2.23%	1.30%
Pacific:					
Alaska	5.41%	9.52%	4.48%	9.49%	4.10%
California	1.17%	2.20%	3.39%	1.84%	1.40%
Hawaii	0.86%	4.31%	2.08%	2.09%	1.09%
Oregon	1.76%	8.00%	3.92%	1.38%	1.81%
Washington	2.12%	8.03%	3.17%	1.55%	3.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3.b.(1).a(2004) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	81.8%	72.6%	76.6%	84.2%	87.1%
New England:					
Connecticut	84.3%	74.1%	83.4%	84.2%	89.2%
Maine	80.1%	78.5%	65.2%	85.8%	86.1%
Massachusetts	78.6%	73.0%	73.6%	84.8%	79.2%
New Hampshire	77.4%	73.5%	67.9%	75.2%	86.7%
Rhode Island	82.2%	74.4%	78.1%	86.5%	85.3%
Vermont	79.5%	75.7%	70.2%	77.8%	87.1%
Middle Atlantic:					
New Jersey	85.7%	85.5%	84.5%	84.1%	87.9%
New York	82.4%	70.8%	75.4%	85.7%	89.7%
Pennsylvania	85.7%	75.6%	82.8%	86.6%	91.2%
East North Central:					
Illinois	80.7%	64.3%	80.5%	79.7%	88.5%
Indiana	79.9%	75.5%	75.7%	82.9%	82.2%
Michigan	80.1%	75.0%	78.5%	80.1%	83.3%
Ohio	80.9%	77.5%	77.7%	83.8%	82.2%
Wisconsin	79.7%	70.0%	70.4%	83.1%	87.2%
West North Central:					
Iowa	83.7%	75.8%	74.9%	85.6%	89.8%
Kansas	73.7%	73.4%	70.8%	60.1%	87.6%
Minnesota	83.2%	76.5%	80.5%	85.7%	85.4%
Missouri	82.0%	63.2%	81.2%	87.9%	83.8%
Nebraska	82.7%	70.7%	84.6%	81.7%	86.4%
North Dakota	85.0%	76.5%	87.3%	85.0%	85.4%
South Dakota	83.8%	76.0%	84.7%	80.7%	89.0%
South Atlantic:					
Delaware	83.3%	77.4%	76.5%	85.7%	88.2%
District of Columbia	87.0%	79.6%	82.1%	91.0%	90.5%
Florida	79.2%	71.3%	72.9%	81.3%	85.7%
Georgia	81.1%	71.2%	71.8%	85.4%	88.1%
Maryland	80.8%	71.9%	80.0%	85.7%	81.5%
North Carolina	83.4%	65.8%	76.4%	88.6%	91.2%
South Carolina	81.4%	71.4%	74.8%	86.2%	85.4%
Virginia	82.0%	83.6%	73.0%	82.2%	87.7%
West Virginia	80.2%	68.7%	66.2%	80.7%	92.4%
East South Central:					
Alabama	75.1%	73.3%	61.5%	77.7%	82.3%
Kentucky	84.5%	73.7%	79.7%	87.4%	90.4%
Mississippi	81.8%	70.8%	73.7%	83.8%	90.4%
Tennessee	81.4%	72.5%	74.3%	86.2%	86.9%
West South Central:					
Arkansas	82.1%	68.6%	79.1%	84.8%	87.5%
Louisiana	78.9%	50.7%	69.6%	87.8%	86.4%
Oklahoma	78.8%	67.6%	70.6%	78.7%	88.5%
Texas	81.9%	66.4%	75.3%	86.3%	87.3%
Mountain:					
Arizona	79.9%	70.7%	76.7%	82.8%	83.2%
Colorado	80.9%	71.9%	73.2%	82.8%	87.0%
Idaho	84.0%	56.2%	81.8%	91.3%	87.3%
Montana	82.1%	63.2%	65.1%	86.3%	90.7%
Nevada	83.7%	76.2%	79.0%	85.0%	90.8%
New Mexico	76.9%	71.6%	72.8%	69.5%	89.1%
Utah	81.3%	73.0%	68.6%	80.4%	92.0%
Wyoming	82.7%	84.2%	77.9%	78.4%	89.3%
Pacific:					
Alaska	82.0%	80.6%	77.4%	81.2%	85.8%
California	82.8%	73.1%	78.1%	84.4%	88.8%
Hawaii	84.8%	83.5%	85.3%	81.6%	88.4%
Oregon	88.3%	75.0%	89.7%	92.5%	88.1%
Washington	84.8%	69.1%	71.8%	89.0%	93.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3.b.(1).a(2004) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.32%	1.17%	0.57%	0.68%	0.49%
New England:					
Connecticut	2.25%	5.95%	2.53%	2.48%	1.25%
Maine	1.72%	4.44%	4.55%	2.55%	1.93%
Massachusetts	2.56%	5.55%	2.30%	1.76%	4.86%
New Hampshire	2.17%	7.09%	4.44%	2.81%	2.08%
Rhode Island	1.13%	3.20%	2.89%	1.89%	1.30%
Vermont	2.46%	4.20%	3.99%	3.21%	4.91%
Middle Atlantic:					
New Jersey	0.85%	3.03%	1.89%	2.10%	1.71%
New York	0.91%	1.82%	3.74%	0.86%	1.76%
Pennsylvania	1.03%	3.18%	2.38%	1.58%	1.09%
East North Central:					
Illinois	1.70%	5.67%	2.96%	2.92%	1.91%
Indiana	3.43%	4.15%	3.84%	2.84%	7.25%
Michigan	3.14%	4.00%	4.27%	4.39%	4.76%
Ohio	1.12%	3.97%	3.48%	1.21%	3.27%
Wisconsin	1.70%	5.57%	3.51%	1.57%	2.68%
West North Central:					
Iowa	1.33%	4.29%	4.17%	1.37%	2.31%
Kansas	4.98%	5.53%	5.71%	8.67%	2.16%
Minnesota	1.30%	5.67%	3.05%	1.84%	2.51%
Missouri	1.39%	5.86%	3.20%	2.38%	3.79%
Nebraska	1.67%	5.77%	4.07%	2.75%	3.13%
North Dakota	0.94%	4.55%	2.76%	1.87%	2.01%
South Dakota	0.94%	5.23%	2.48%	4.65%	3.68%
South Atlantic:					
Delaware	1.68%	4.18%	3.85%	1.65%	1.85%
District of Columbia	1.25%	3.68%	2.17%	1.45%	2.41%
Florida	1.84%	4.21%	3.31%	3.34%	1.83%
Georgia	1.34%	6.52%	2.89%	2.75%	1.64%
Maryland	1.81%	3.46%	1.90%	1.85%	3.87%
North Carolina	1.67%	4.39%	4.89%	1.79%	1.33%
South Carolina	2.05%	5.20%	1.51%	2.69%	2.70%
Virginia	1.63%	5.18%	1.65%	2.40%	2.00%
West Virginia	1.74%	6.61%	4.45%	2.62%	1.04%
East South Central:					
Alabama	1.70%	10.80%	5.60%	2.67%	4.50%
Kentucky	1.66%	5.28%	2.47%	1.78%	1.67%
Mississippi	2.33%	6.38%	6.26%	4.18%	1.74%
Tennessee	1.53%	4.46%	5.21%	1.37%	2.71%
West South Central:					
Arkansas	0.83%	6.31%	1.39%	2.70%	2.21%
Louisiana	2.95%	11.26%	5.26%	2.99%	3.21%
Oklahoma	1.16%	5.39%	3.20%	2.45%	1.03%
Texas	1.21%	6.31%	3.32%	1.86%	2.35%
Mountain:					
Arizona	2.28%	6.39%	2.07%	2.72%	3.55%
Colorado	1.85%	4.51%	4.59%	1.52%	1.74%
Idaho	3.01%	10.25%	5.05%	1.87%	2.46%
Montana	2.29%	11.54%	8.63%	4.17%	1.93%
Nevada	1.65%	3.21%	3.57%	3.12%	1.61%
New Mexico	2.36%	4.80%	5.46%	3.08%	2.87%
Utah	1.56%	4.29%	4.68%	2.21%	1.62%
Wyoming	1.79%	5.96%	3.49%	5.00%	3.70%
Pacific:					
Alaska	2.05%	3.53%	5.09%	5.36%	4.07%
California	0.67%	3.23%	2.24%	0.90%	0.72%
Hawaii	1.73%	2.96%	2.55%	2.48%	2.70%
Oregon	1.08%	3.44%	2.22%	1.91%	1.76%
Washington	2.40%	9.19%	3.43%	2.67%	1.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3.b.(2)(2004) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	72.3%	58.1%	65.1%	76.2%	81.4%
New England:					
Connecticut	76.2%	54.9%	76.5%	79.3%	84.1%
Maine	72.9%	69.8%	57.9%	79.3%	79.3%
Massachusetts	68.7%	60.8%	61.8%	76.9%	70.8%
New Hampshire	63.5%	46.1%	54.6%	62.4%	82.2%
Rhode Island	73.5%	54.4%	70.6%	79.6%	80.9%
Vermont	71.6%	52.4%	63.1%	73.3%	83.6%
Middle Atlantic:					
New Jersey	77.0%	73.6%	68.3%	79.0%	82.6%
New York	73.1%	59.6%	63.0%	77.8%	83.6%
Pennsylvania	77.6%	63.4%	72.4%	77.5%	88.8%
East North Central:					
Illinois	70.6%	48.8%	70.1%	72.5%	79.9%
Indiana	71.0%	57.8%	68.3%	72.2%	79.5%
Michigan	71.2%	57.4%	66.5%	73.6%	80.4%
Ohio	73.9%	66.4%	70.1%	78.2%	76.7%
Wisconsin	70.7%	57.7%	60.0%	79.0%	76.7%
West North Central:					
Iowa	76.0%	54.1%	66.9%	77.1%	88.8%
Kansas	68.3%	63.1%	62.3%	57.5%	83.8%
Minnesota	75.0%	53.5%	72.6%	82.5%	81.7%
Missouri	74.8%	47.8%	76.4%	81.9%	78.5%
Nebraska	74.2%	51.4%	77.0%	74.4%	82.6%
North Dakota	76.8%	63.4%	78.3%	77.4%	79.0%
South Dakota	74.7%	65.4%	69.8%	72.0%	85.3%
South Atlantic:					
Delaware	70.7%	60.7%	60.6%	77.5%	76.8%
District of Columbia	78.5%	64.1%	65.7%	88.8%	89.0%
Florida	70.2%	61.9%	60.8%	72.8%	79.1%
Georgia	68.5%	45.9%	61.9%	72.7%	80.0%
Maryland	71.7%	58.1%	70.1%	78.2%	74.8%
North Carolina	76.3%	55.1%	67.7%	84.9%	85.4%
South Carolina	72.2%	47.8%	67.6%	82.3%	77.5%
Virginia	73.5%	71.4%	60.8%	75.4%	83.4%
West Virginia	69.4%	56.0%	51.6%	74.5%	82.1%
East South Central:					
Alabama	67.0%	61.2%	50.4%	70.9%	79.5%
Kentucky	77.8%	64.4%	71.1%	84.3%	83.9%
Mississippi	72.4%	58.2%	62.4%	75.9%	83.8%
Tennessee	72.1%	57.7%	65.3%	75.2%	82.5%
West South Central:					
Arkansas	71.8%	47.5%	69.9%	76.9%	81.8%
Louisiana	69.1%	37.1% *	58.9%	75.6%	84.2%
Oklahoma	72.5%	59.8%	60.0%	73.6%	85.9%
Texas	72.8%	51.8%	64.5%	77.5%	82.8%
Mountain:					
Arizona	62.2%	47.4%	64.5%	72.4%	59.7%
Colorado	70.6%	47.2%	61.5%	74.7%	83.5%
Idaho	76.0%	47.3%	70.0%	80.6%	84.8%
Montana	70.5%	54.6%	45.8%	76.2%	83.4%
Nevada	69.8%	61.5%	65.5%	67.4%	81.0%
New Mexico	66.3%	58.6%	66.1%	56.0%	80.7%
Utah	67.6%	62.7%	51.3%	63.7%	82.8%
Wyoming	74.3%	55.3%	67.0%	71.7%	86.8%
Pacific:					
Alaska	61.1%	51.2%	59.7%	52.5%	75.6%
California	71.9%	61.6%	60.2%	75.3%	83.0%
Hawaii	77.5%	74.3%	77.7%	75.2%	81.9%
Oregon	76.8%	50.5%	73.1%	88.1%	82.8%
Washington	74.8%	46.0%	62.8%	84.2%	83.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3.b.(2)(2004) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.45%	1.69%	0.78%	0.80%	0.55%
New England:					
Connecticut	2.31%	6.88%	3.44%	2.43%	1.95%
Maine	2.22%	5.44%	4.76%	3.07%	3.11%
Massachusetts	2.82%	6.70%	3.58%	2.60%	5.51%
New Hampshire	2.92%	5.69%	4.49%	5.17%	2.41%
Rhode Island	2.35%	6.32%	4.39%	3.89%	1.47%
Vermont	2.54%	7.26%	3.90%	2.80%	5.28%
Middle Atlantic:					
New Jersey	1.83%	4.90%	3.98%	2.87%	2.43%
New York	1.40%	3.67%	3.22%	2.25%	2.38%
Pennsylvania	1.14%	4.97%	3.85%	2.49%	1.31%
East North Central:					
Illinois	1.64%	6.23%	4.13%	2.69%	1.69%
Indiana	3.66%	6.45%	3.84%	2.89%	7.01%
Michigan	2.93%	5.46%	4.79%	4.78%	4.50%
Ohio	1.75%	6.21%	3.55%	2.23%	3.55%
Wisconsin	1.67%	4.89%	2.95%	1.22%	4.01%
West North Central:					
Iowa	2.13%	7.21%	4.88%	2.64%	2.48%
Kansas	4.70%	5.36%	5.10%	7.75%	3.24%
Minnesota	1.86%	6.77%	2.68%	2.55%	2.16%
Missouri	1.65%	5.01%	3.15%	3.21%	4.04%
Nebraska	2.40%	6.02%	4.34%	3.70%	3.20%
North Dakota	1.92%	4.51%	5.69%	4.00%	2.93%
South Dakota	1.38%	4.24%	3.29%	4.96%	2.96%
South Atlantic:					
Delaware	3.00%	8.15%	4.64%	2.10%	3.82%
District of Columbia	2.54%	6.74%	6.17%	1.85%	2.81%
Florida	2.66%	4.76%	3.60%	3.54%	2.19%
Georgia	2.91%	8.29%	2.94%	4.82%	2.84%
Maryland	2.03%	5.79%	2.51%	3.78%	4.04%
North Carolina	1.67%	6.26%	5.08%	2.29%	2.08%
South Carolina	2.97%	7.75%	3.85%	2.90%	3.96%
Virginia	1.94%	6.39%	2.67%	2.31%	2.96%
West Virginia	2.32%	7.88%	4.73%	3.68%	2.40%
East South Central:					
Alabama	2.80%	10.48%	5.69%	3.84%	4.23%
Kentucky	1.80%	5.78%	2.27%	1.43%	2.77%
Mississippi	2.25%	6.86%	6.91%	3.70%	2.20%
Tennessee	1.98%	4.47%	4.90%	4.43%	3.71%
West South Central:					
Arkansas	1.79%	6.39%	2.92%	2.82%	1.97%
Louisiana	2.86%	11.64% *	5.11%	4.21%	3.06%
Oklahoma	1.78%	5.97%	3.77%	2.37%	1.20%
Texas	1.15%	7.99%	5.01%	2.62%	2.84%
Mountain:					
Arizona	2.40%	5.73%	4.11%	3.47%	6.79%
Colorado	3.33%	9.72%	6.10%	2.40%	2.30%
Idaho	2.55%	9.28%	6.38%	2.71%	2.37%
Montana	3.54%	10.83%	8.89%	5.71%	3.20%
Nevada	3.18%	5.73%	3.61%	5.70%	2.00%
New Mexico	2.91%	6.51%	5.48%	3.38%	3.48%
Utah	3.27%	5.11%	5.38%	4.81%	3.56%
Wyoming	2.55%	8.82%	5.40%	4.84%	4.05%
Pacific:					
Alaska	4.80%	8.59%	4.84%	8.74%	4.48%
California	1.27%	3.76%	1.97%	1.44%	1.54%
Hawaii	1.87%	4.06%	3.28%	3.03%	2.43%
Oregon	1.67%	6.31%	3.14%	2.38%	2.74%
Washington	2.73%	10.05%	2.99%	2.96%	3.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4(2004) Number of part-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22,960,203	11,951,089	5,827,163	3,216,104	1,965,847
New England:					
Connecticut	306,558	168,667	75,255	41,530	21,106
Maine	134,322	60,001	32,997	20,485 *	20,839 *
Massachusetts	655,370	340,354	175,316	85,546	54,155
New Hampshire	111,859	44,795	38,582	14,591	13,891
Rhode Island	131,738	47,302	29,169	47,014 *	8,254 *
Vermont	62,897	26,480	22,620	7,984	5,812 *
Middle Atlantic:					
New Jersey	881,904	465,156 *	251,941 *	119,864	44,942
New York	1,509,486	796,487	258,169	309,633	145,197 *
Pennsylvania	1,039,664	617,052	257,980	108,523	56,109
East North Central:					
Illinois	975,491	491,934	265,633	123,544	94,379
Indiana	550,351	258,286	141,954	72,948	77,163 *
Michigan	803,349	354,503	254,785	122,154	71,908
Ohio	1,029,919	523,706	308,113	125,577	72,523
Wisconsin	609,277	283,025	210,522	45,427	70,304 *
West North Central:					
Iowa	295,947	161,298	82,316	36,414	15,919
Kansas	245,982	142,779	45,913	46,332 *	10,958
Minnesota	629,430	275,828	185,092	81,067	87,443 *
Missouri	568,424	297,846	144,723	79,454	46,401 *
Nebraska	198,581	79,058	68,998 *	38,663 *	11,861
North Dakota	75,864	43,249	13,363	10,985	8,266
South Dakota	88,916	40,825	22,453	10,003	15,634 *
South Atlantic:					
Delaware	86,607	41,210	24,089 *	10,002	11,306 *
District of Columbia	52,108	33,720	9,551	4,828	4,009
Florida	1,127,465	556,307	329,763	182,893	58,502
Georgia	585,336	338,716	128,467	70,875	47,276 *
Maryland	407,611	178,463	118,338	69,382	41,428 *
North Carolina	652,982	353,293	162,662	101,761 *	35,265 *
South Carolina	304,362	172,762	57,861 *	40,305 *	33,434 *
Virginia	593,655	311,740	141,820	87,504 *	52,592 *
West Virginia	124,549	63,716	30,721	15,151	14,961 *
East South Central:					
Alabama	216,341	90,140	81,194	26,728	18,279 *
Kentucky	223,033	125,153	44,728	33,196	19,956 *
Mississippi	130,654	75,296	30,468	11,131	13,759
Tennessee	481,135	222,452	119,516	105,916 *	33,251
West South Central:					
Arkansas	144,650	76,716	28,742	21,548	17,644
Louisiana	272,688	123,538	79,139	50,733 *	19,277
Oklahoma	228,299	116,406	63,169	31,058 *	17,667
Texas	1,517,734	819,097	445,772	165,872	86,993 *
Mountain:					
Arizona	369,082	214,242 *	72,005	44,408	38,427
Colorado	320,722	191,321	77,470	30,034	21,897 *
Idaho	131,547	68,058	33,658	20,951 *	8,880
Montana	93,236	43,633	26,533	13,820	9,249 *
Nevada	193,376	80,676	41,444	47,614 *	23,643 *
New Mexico	116,029	54,612	36,345	15,183	9,889
Utah	216,281	112,741	71,065	20,102	12,373
Wyoming	42,707	24,966	9,459	4,627 *	3,655 *
Pacific:					
Alaska	52,574	23,886	18,276	3,459	6,953 *
California	2,318,173	1,309,487	494,150	352,054	162,483
Hawaii	95,140	37,787	26,170	18,315	12,868
Oregon	350,529	171,891	59,170	80,001 *	39,466 *
Washington	606,271	303,231 *	187,195 *	69,047	46,798 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table VIII.B.4(2004) Standard error for number of part-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	566,508	474,688	232,778	181,865	147,419
New England:					
Connecticut	27,611	29,090	17,408	6,887	6,188
Maine	8,503	6,532	6,073	7,690 *	9,253 *
Massachusetts	66,376	51,440	22,630	20,217	11,875
New Hampshire	5,836	5,988	4,491	1,460	3,183
Rhode Island	26,242	7,586	3,836	28,003 *	2,982 *
Vermont	5,956	5,474	3,526	1,812	2,233 *
Middle Atlantic:					
New Jersey	234,954	146,214 *	103,246 *	30,951	6,774
New York	141,852	125,067	39,853	88,554	48,904 *
Pennsylvania	94,478	78,033	42,986	17,332	9,160
East North Central:					
Illinois	123,980	89,389	47,217	19,542	25,078
Indiana	92,297	54,721	25,492	14,475	54,816 *
Michigan	61,734	55,182	47,095	21,176	21,086
Ohio	128,022	94,665	64,280	26,493	18,152
Wisconsin	54,322	25,688	42,980	9,075	22,295 *
West North Central:					
Iowa	24,694	22,131	19,921	7,788	3,918
Kansas	46,690	21,043	9,335	26,369 *	2,312
Minnesota	42,398	41,083	38,327	21,305	34,563 *
Missouri	66,954	61,095	28,531	20,678	18,420 *
Nebraska	28,485	15,070	26,003 *	14,861 *	3,204
North Dakota	7,710	7,103	2,072	3,182	1,390
South Dakota	7,519	5,297	3,957	1,601	6,807 *
South Atlantic:					
Delaware	13,728	10,684	11,860 *	2,261	7,000 *
District of Columbia	10,687	9,742	2,783	959	691
Florida	104,611	74,107	43,534	54,278	13,953
Georgia	80,004	68,626	26,189	21,228	14,408 *
Maryland	33,813	33,060	17,219	13,962	12,642 *
North Carolina	75,944	79,885	34,062	32,365 *	11,703 *
South Carolina	40,162	23,469	20,194 *	15,448 *	15,000 *
Virginia	42,263	53,901	13,392	36,878 *	17,286 *
West Virginia	16,726	11,234	6,399	2,329	6,784 *
East South Central:					
Alabama	22,264	18,998	12,009	7,741	7,002 *
Kentucky	12,375	15,461	8,377	8,464	7,459 *
Mississippi	11,404	10,854	6,303	3,273	2,874
Tennessee	64,338	46,694	30,738	40,946 *	4,604
West South Central:					
Arkansas	20,295	19,472	7,080	3,437	4,610
Louisiana	34,976	30,338	16,991	17,270 *	5,526
Oklahoma	28,290	16,003	11,034	12,014 *	3,138
Texas	104,032	91,047	105,201	18,413	26,861 *
Mountain:					
Arizona	73,786	69,877 *	12,057	13,168	10,748
Colorado	33,496	38,398	13,112	5,159	9,689 *
Idaho	17,668	13,168	6,117	8,102 *	2,571
Montana	8,468	7,735	5,469	2,696	3,461 *
Nevada	14,754	12,056	7,410	18,286 *	8,522 *
New Mexico	8,988	3,327	7,893	2,914	2,321
Utah	24,733	15,678	16,687	3,643	2,229
Wyoming	4,721	4,573	1,461	1,467 *	1,138 *
Pacific:					
Alaska	6,338	2,941	4,550	840	2,587 *
California	155,912	117,237	62,109	54,411	18,138
Hawaii	7,691	8,041	3,750	3,861	2,896
Oregon	49,478	15,626	14,083	33,369 *	14,063 *
Washington	111,467	102,958 *	56,344 *	17,297	15,549 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table VIII.B.4.a(2004) Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22,960,203	52.1%	25.4%	14.0%	8.6%
New England:					
Connecticut	306,558	55.0%	24.5%	13.5%	6.9%*
Maine	134,322	44.7%	24.6%	15.3%*	15.5%*
Massachusetts	655,370	51.9%	26.8%	13.1%	8.3%
New Hampshire	111,859	40.0%	34.5%	13.0%	12.4%
Rhode Island	131,738	35.9%	22.1%	35.7%*	6.3%*
Vermont	62,897	42.1%	36.0%	12.7%	9.2%*
Middle Atlantic:					
New Jersey	881,904	52.7%*	28.6%*	13.6%*	5.1%
New York	1,509,486	52.8%	17.1%	20.5%	9.6%*
Pennsylvania	1,039,664	59.4%	24.8%	10.4%	5.4%
East North Central:					
Illinois	975,491	50.4%	27.2%	12.7%	9.7%
Indiana	550,351	46.9%	25.8%	13.3%	14.0%*
Michigan	803,349	44.1%	31.7%	15.2%	9.0%*
Ohio	1,029,919	50.8%	29.9%	12.2%	7.0%*
Wisconsin	609,277	46.5%	34.6%	7.5%	11.5%*
West North Central:					
Iowa	295,947	54.5%	27.8%	12.3%*	5.4%*
Kansas	245,982	58.0%	18.7%	18.8%*	4.5%
Minnesota	629,430	43.8%	29.4%	12.9%	13.9%*
Missouri	568,424	52.4%	25.5%	14.0%	8.2%*
Nebraska	198,581	39.8%	34.7%*	19.5%*	6.0%*
North Dakota	75,864	57.0%	17.6%	14.5%	10.9%
South Dakota	88,916	45.9%	25.3%	11.3%	17.6%*
South Atlantic:					
Delaware	86,607	47.6%	27.8%*	11.5%*	13.1%*
District of Columbia	52,108	64.7%	18.3%*	9.3%*	7.7%*
Florida	1,127,465	49.3%	29.2%	16.2%	5.2%
Georgia	585,336	57.9%	21.9%	12.1%*	8.1%*
Maryland	407,611	43.8%	29.0%	17.0%	10.2%*
North Carolina	652,982	54.1%	24.9%	15.6%*	5.4%*
South Carolina	304,362	56.8%	19.0%*	13.2%*	11.0%*
Virginia	593,655	52.5%	23.9%	14.7%*	8.9%*
West Virginia	124,549	51.2%	24.7%	12.2%	12.0%*
East South Central:					
Alabama	216,341	41.7%	37.5%	12.4%	8.4%*
Kentucky	223,033	56.1%	20.1%	14.9%	8.9%*
Mississippi	130,654	57.6%	23.3%	8.5%	10.5%
Tennessee	481,135	46.2%	24.8%	22.0%*	6.9%
West South Central:					
Arkansas	144,650	53.0%	19.9%	14.9%	12.2%
Louisiana	272,688	45.3%	29.0%	18.6%*	7.1%*
Oklahoma	228,299	51.0%	27.7%	13.6%*	7.7%
Texas	1,517,734	54.0%	29.4%	10.9%	5.7%*
Mountain:					
Arizona	369,082	58.0%*	19.5%	12.0%	10.4%*
Colorado	320,722	59.7%	24.2%	9.4%	6.8%*
Idaho	131,547	51.7%	25.6%	15.9%*	6.8%
Montana	93,236	46.8%	28.5%	14.8%	9.9%*
Nevada	193,376	41.7%	21.4%	24.6%*	12.2%*
New Mexico	116,029	47.1%	31.3%	13.1%	8.5%
Utah	216,281	52.1%	32.9%	9.3%	5.7%*
Wyoming	42,707	58.5%	22.1%	10.8%*	8.6%*
Pacific:					
Alaska	52,574	45.4%	34.8%	6.6%*	13.2%*
California	2,318,173	56.5%	21.3%	15.2%	7.0%
Hawaii	95,140	39.7%	27.5%	19.3%	13.5%
Oregon	350,529	49.0%	16.9%	22.8%*	11.3%*
Washington	606,271	50.0%*	30.9%*	11.4%*	7.7%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table VIII.B.4.a(2004) Standard error for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	566,508	1.28%	1.02%	0.72%	0.58%
New England:					
Connecticut	27,611	6.03%	5.22%	2.48%	3.27%*
Maine	8,503	3.98%	4.19%	5.55%*	6.02%*
Massachusetts	66,376	4.54%	4.06%	2.62%	1.85%
New Hampshire	5,836	4.72%	4.29%	1.05%	2.82%
Rhode Island	26,242	6.54%	5.93%	10.80%*	3.51%*
Vermont	5,956	5.30%	5.20%	3.42%	3.14%*
Middle Atlantic:					
New Jersey	234,954	5.39%*	4.96%*	4.08%*	1.38%
New York	141,852	5.74%	2.36%	4.32%	2.94%*
Pennsylvania	94,478	3.87%	3.40%	1.69%	1.14%
East North Central:					
Illinois	123,980	4.30%	4.21%	2.88%	2.48%
Indiana	92,297	5.39%	6.76%	3.04%	4.41%*
Michigan	61,734	5.10%	4.63%	2.54%	3.37%*
Ohio	128,022	4.98%	4.89%	2.60%	3.12%*
Wisconsin	54,322	5.46%	4.00%	1.55%	2.93%*
West North Central:					
Iowa	24,694	5.13%	5.51%	3.81%*	1.78%*
Kansas	46,690	4.51%	3.45%	4.36%*	1.26%
Minnesota	42,398	5.31%	5.75%	2.99%	5.58%*
Missouri	66,954	5.37%	5.56%	3.99%	3.44%*
Nebraska	28,485	6.49%	6.17%*	6.38%*	2.15%*
North Dakota	7,710	5.04%	3.85%	3.75%	1.66%
South Dakota	7,519	5.67%	4.85%	1.99%	5.63%*
South Atlantic:					
Delaware	13,728	8.67%	6.39%*	5.63%*	6.38%*
District of Columbia	10,687	7.31%	6.51%*	3.10%*	2.52%*
Florida	104,611	3.28%	4.97%	4.03%	0.92%
Georgia	80,004	6.26%	4.78%	3.92%*	1.68%*
Maryland	33,813	5.16%	3.63%	2.97%	3.73%*
North Carolina	75,944	6.52%	4.31%	4.21%*	1.93%*
South Carolina	40,162	4.58%	4.67%*	4.13%*	3.78%*
Virginia	42,263	6.42%	3.48%	4.95%*	3.50%*
West Virginia	16,726	4.17%	2.65%	2.80%	4.45%*
East South Central:					
Alabama	22,264	6.60%	5.50%	3.02%	5.78%*
Kentucky	12,375	6.74%	3.52%	3.52%	3.57%*
Mississippi	11,404	5.84%	3.94%	1.85%	3.01%
Tennessee	64,338	6.70%	6.78%	5.41%*	1.43%
West South Central:					
Arkansas	20,295	6.84%	4.28%	3.94%	2.50%
Louisiana	34,976	7.05%	4.47%	4.41%*	2.92%*
Oklahoma	28,290	3.34%	3.09%	4.01%*	1.61%
Texas	104,032	5.29%	5.63%	1.23%	1.79%*
Mountain:					
Arizona	73,786	6.57%*	4.14%	2.37%	3.60%*
Colorado	33,496	6.82%	4.66%	2.36%	2.74%*
Idaho	17,668	3.93%	4.83%	3.28%*	1.83%
Montana	8,468	5.89%	6.55%	2.20%	3.09%*
Nevada	14,754	7.27%	3.94%	8.26%*	3.58%*
New Mexico	8,988	3.52%	4.42%	3.62%	1.24%
Utah	24,733	4.27%	4.37%	2.52%	1.75%*
Wyoming	4,721	5.21%	3.87%	4.09%*	1.91%*
Pacific:					
Alaska	6,338	5.11%	5.86%	2.12%*	3.26%*
California	155,912	3.39%	2.19%	1.94%	1.04%
Hawaii	7,691	6.51%	3.23%	4.46%	2.88%
Oregon	49,478	5.06%	3.17%	5.28%*	2.60%*
Washington	111,467	7.39%*	6.68%*	3.94%*	4.47%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table VIII.B.4.b(2004) Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	72.6%	61.9%	81.4%	87.6%	87.3%
New England:					
Connecticut	81.0%	74.0%	89.1%	94.3%	82.3%
Maine	62.0%	40.4%	86.4%	73.4%	74.1%
Massachusetts	80.7%	69.0%	92.7%	96.4%	91.0%
New Hampshire	72.9%	55.1%	81.7%	84.3%	93.5%
Rhode Island	84.0%	69.2%	81.8%	98.8%	92.3%
Vermont	66.2%	52.1%	70.8%	77.1%	97.6%
Middle Atlantic:					
New Jersey	86.4%	82.6%	91.1%	90.4%	88.4%
New York	79.6%	66.7%	88.5%	96.8%	97.8%
Pennsylvania	80.2%	72.9%	88.7%	94.9%	93.8%
East North Central:					
Illinois	72.3%	56.1%	91.3%	80.1%	93.1%
Indiana	74.7%	59.9%	82.1%	95.1%	91.7%
Michigan	75.8%	67.6%	80.0%	79.5%	95.3%
Ohio	75.5%	63.2%	84.0%	96.3%	92.3%
Wisconsin	70.9%	57.9%	79.4%	93.0%	83.3%
West North Central:					
Iowa	73.4%	65.6%	84.2%	81.6%	77.9%
Kansas	71.1%	59.1%	83.7%	95.5%	70.4%
Minnesota	74.9%	53.0%	88.1%	92.9%	99.2%
Missouri	74.0%	66.6%	68.8%	97.4%	97.9%
Nebraska	65.1%	47.0%	69.6%	92.1%	71.9%
North Dakota	51.7%	40.2%	47.9%	92.1%	64.3%
South Dakota	69.5%	56.2%	73.5%	81.3%	91.3%
South Atlantic:					
Delaware	84.8%	77.3%	90.0%	88.7%	97.3%
District of Columbia	83.8%	78.7%	96.2%	86.8%	93.1%
Florida	69.3%	53.6%	79.6%	92.5%	88.6%
Georgia	70.1%	55.7%	90.1%	87.9%	91.6%
Maryland	78.3%	62.4%	87.9%	91.0%	98.0%
North Carolina	72.9%	62.9%	78.0%	93.8%	89.1%
South Carolina	69.6%	61.7%	75.8%	76.7%	91.1%
Virginia	76.0%	79.6%	79.8%	53.4%	81.5%
West Virginia	64.4%	53.2%	60.0%	89.5%	96.0%
East South Central:					
Alabama	69.0%	53.6%	79.8%	86.6%	70.9%
Kentucky	73.3%	65.8%	74.6%	96.9%	78.0%
Mississippi	53.6%	45.4%	57.1%	78.4%	70.9%
Tennessee	70.2%	73.3%	70.5%	56.6%	91.6%
West South Central:					
Arkansas	58.9%	41.8%	73.7%	79.2%	84.6%
Louisiana	66.0%	54.0%	63.4%	92.7%	84.0%
Oklahoma	63.3%	51.7%	67.4%	80.0%	96.0%
Texas	68.2%	56.1%	81.0%	85.1%	85.4%
Mountain:					
Arizona	68.1%	65.5%	77.3%	81.8%	50.1%
Colorado	67.7%	59.0%	81.3%	71.1%	91.5%
Idaho	57.5%	50.9%	68.1%	60.2%	62.2%
Montana	55.2%	45.7%	54.8%	68.0%	82.4%
Nevada	78.9%	66.0%	80.1%	94.5%	89.6%
New Mexico	59.0%	44.8%	71.2%	74.8%	67.7%
Utah	69.7%	56.4%	85.6%	75.3%	90.7%
Wyoming	59.2%	54.9%	63.9%	75.4%	56.1%
Pacific:					
Alaska	58.1%	41.8%	76.1%	80.5%	55.7%
California	70.1%	60.9%	85.2%	83.4%	69.3%
Hawaii	94.6%	89.2%	97.5%	99.3%	98.0%
Oregon	61.6%	45.6%	88.4%	62.9%	88.3%
Washington	60.8%	36.1%	85.5%	85.1%	86.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4.b(2004) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.95%	1.84%	1.32%	1.10%	1.54%
New England:					
Connecticut	2.49%	3.90%	5.70%	2.09%	6.16%
Maine	5.45%	6.65%	3.87%	8.91%	11.14%
Massachusetts	3.47%	6.86%	8.01%	1.67%	5.41%
New Hampshire	3.90%	9.54%	5.01%	5.81%	4.01%
Rhode Island	4.66%	8.60%	8.15%	13.67%	7.25%
Vermont	5.43%	6.81%	6.14%	6.27%	4.62%
Middle Atlantic:					
New Jersey	2.98%	7.93%	6.83%	8.18%	5.22%
New York	2.94%	5.23%	3.78%	1.73%	3.49%
Pennsylvania	1.80%	4.37%	5.27%	2.45%	2.75%
East North Central:					
Illinois	4.76%	8.83%	2.19%	4.77%	4.83%
Indiana	4.36%	7.55%	4.68%	4.68%	9.17%
Michigan	3.36%	3.60%	8.74%	6.37%	3.43%
Ohio	3.37%	7.08%	6.60%	8.18%	6.48%
Wisconsin	5.61%	7.01%	8.88%	8.48%	8.40%
West North Central:					
Iowa	3.75%	6.67%	6.16%	6.66%	10.47%
Kansas	4.88%	7.45%	7.24%	3.17%	11.77%
Minnesota	3.54%	7.60%	2.61%	2.86%	5.16%
Missouri	4.29%	8.41%	6.28%	2.80%	6.75%
Nebraska	3.78%	9.12%	12.57%	7.26%	8.51%
North Dakota	4.28%	4.85%	8.32%	3.86%	13.12%
South Dakota	2.86%	6.52%	8.38%	6.94%	11.05%
South Atlantic:					
Delaware	3.62%	11.87%	11.06%	4.27%	6.49%
District of Columbia	3.70%	5.22%	4.37%	10.19%	2.53%
Florida	3.68%	8.25%	4.86%	7.92%	9.57%
Georgia	4.95%	9.34%	9.73%	6.92%	6.57%
Maryland	4.51%	8.12%	3.07%	7.82%	1.70%
North Carolina	7.83%	9.06%	8.11%	4.92%	6.52%
South Carolina	4.39%	8.73%	9.14%	5.69%	12.07%
Virginia	5.66%	4.57%	3.79%	14.50%	11.11%
West Virginia	5.41%	7.94%	6.71%	3.56%	4.24%
East South Central:					
Alabama	4.48%	10.60%	7.17%	4.10%	14.27%
Kentucky	4.02%	7.35%	9.00%	3.23%	10.88%
Mississippi	5.94%	8.81%	9.63%	11.00%	9.21%
Tennessee	6.41%	6.45%	9.75%	11.09%	3.90%
West South Central:					
Arkansas	4.65%	5.63%	8.92%	7.61%	9.92%
Louisiana	4.29%	10.77%	9.97%	5.53%	9.17%
Oklahoma	5.00%	6.23%	4.97%	6.95%	6.89%
Texas	4.86%	6.91%	7.87%	3.24%	5.36%
Mountain:					
Arizona	4.78%	9.27%	9.07%	7.99%	12.51%
Colorado	4.60%	8.92%	6.88%	9.95%	6.86%
Idaho	5.31%	10.68%	7.35%	10.90%	11.58%
Montana	6.52%	10.41%	10.66%	9.50%	9.55%
Nevada	4.60%	9.07%	9.20%	1.43%	10.79%
New Mexico	3.72%	7.14%	5.18%	7.35%	10.65%
Utah	5.22%	8.22%	7.94%	8.78%	4.53%
Wyoming	4.59%	8.36%	10.08%	8.96%	12.40%
Pacific:					
Alaska	5.12%	5.21%	9.65%	9.41%	11.71%
California	1.19%	2.70%	2.68%	4.45%	7.79%
Hawaii	1.63%	4.40%	2.68%	1.03%	1.64%
Oregon	4.62%	6.72%	8.70%	9.37%	7.53%
Washington	5.95%	9.59%	5.56%	5.53%	8.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4.b.(1)(2004) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	29.7%	24.5%	26.4%	42.7%	40.6%
New England:					
Connecticut	25.7%	15.3% *	27.0% *	54.7%	31.0% *
Maine	34.9%	16.8% *	18.3% *	70.7%	59.1%
Massachusetts	31.9%	17.3% *	32.6%	55.9%	59.4%
New Hampshire	26.6%	19.1% *	19.3%	49.7%	36.6%
Rhode Island	17.5%	17.0% *	22.0%	8.7% *	60.1%
Vermont	27.6%	18.2% *	25.8% *	53.3%	27.9% *
Middle Atlantic:					
New Jersey	40.8%	51.9%	30.5% *	26.0%	33.3%
New York	34.6%	32.3%	40.7%	24.5% *	54.8%
Pennsylvania	29.2%	28.4%	22.0%	34.3%	56.7%
East North Central:					
Illinois	21.2%	9.7% *	18.5% *	46.8%	36.0%
Indiana	43.3%	16.9% *	38.2%	66.4%	86.8%
Michigan	24.2%	24.3%	18.7%	42.7%	13.8% *
Ohio	20.3%	17.1% *	13.0% *	41.9%	24.9%
Wisconsin	31.1%	21.1% *	35.1%	36.0%	44.0%
West North Central:					
Iowa	23.8%	21.9%	22.0% *	31.5% *	32.2% *
Kansas	18.0%	14.6% *	20.7% *	15.8% *	53.7%
Minnesota	37.1%	22.0% *	28.1% *	56.5%	62.8%
Missouri	44.8%	30.3%	55.9%	60.0%	58.1%
Nebraska	31.3%	22.0% *	24.3% *	49.4%	36.2%
North Dakota	21.5%	3.1% *	26.7% *	46.6%	27.8% *
South Dakota	17.5%	6.9% *	16.6% *	34.3% *	25.8% *
South Atlantic:					
Delaware	22.3% *	7.5% *	11.3% *	28.0% *	82.3%
District of Columbia	26.5%	11.2% *	43.6%	63.0%	52.6%
Florida	25.6%	26.7%	29.0%	16.5% *	31.9%
Georgia	28.1%	21.5%	30.9%	40.6%	31.7% *
Maryland	41.5%	33.3%	36.7%	69.7%	32.2% *
North Carolina	26.3%	39.4%	6.1% *	13.3% *	54.4%
South Carolina	21.2%	15.5% *	26.3%	30.9%	24.2% *
Virginia	32.0%	37.2%	20.3% *	28.9% *	35.5% *
West Virginia	26.0%	21.8% *	11.6% *	26.8%	53.5%
East South Central:					
Alabama	32.4%	20.4% *	36.8%	36.3%	48.6%
Kentucky	34.0%	28.9%	37.6%	32.4%	56.3%
Mississippi	18.5%	17.5% *	15.8% *	12.8% *	31.7% *
Tennessee	20.7%	12.6% *	27.7%	25.6% *	35.0%
West South Central:					
Arkansas	32.1%	36.0%	10.7% *	50.4%	33.3% *
Louisiana	41.0%	49.4%	26.3% *	42.3% *	48.4%
Oklahoma	23.3%	27.2% *	13.6% *	32.0%	21.2% *
Texas	25.5%	25.0% *	18.2% *	41.0%	35.0%
Mountain:					
Arizona	19.3%	9.2% *	28.8%	29.1% *	47.1%
Colorado	28.0%	13.5% *	35.6%	42.9%	69.6%
Idaho	26.9%	30.8%	28.6% *	16.9% *	18.7% *
Montana	31.8%	11.3% *	30.5% *	46.7%	69.8%
Nevada	29.9%	32.1% *	32.4% *	5.7% *	71.7%
New Mexico	27.8%	25.4% *	31.6%	19.2% *	36.9%
Utah	15.6%	9.5% *	21.5% *	19.6%	13.0% *
Wyoming	29.5%	20.5% *	40.8%	51.7%	18.8% *
Pacific:					
Alaska	40.1%	20.3% *	54.2%	40.8%	40.1%
California	32.1%	24.5%	35.7%	42.1%	46.9%
Hawaii	35.4%	27.9%	34.6%	43.1%	45.6%
Oregon	41.3%	31.0%	45.1%	52.0%	43.4%
Washington	29.8%	20.3% *	30.2%	42.8%	35.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4.b.(1)(2004) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.16%	2.21%	1.39%	1.77%	3.83%
New England:					
Connecticut	4.01%	4.84% *	9.07% *	8.03%	9.63% *
Maine	5.98%	9.39% *	6.36% *	7.87%	9.97%
Massachusetts	5.11%	8.83% *	6.10%	9.36%	10.06%
New Hampshire	4.06%	8.45% *	3.62%	8.08%	9.29%
Rhode Island	4.70%	5.26% *	5.52%	18.49% *	9.69%
Vermont	6.29%	6.91% *	8.01% *	12.12%	13.90% *
Middle Atlantic:					
New Jersey	6.82%	12.85%	10.64% *	7.35%	9.49%
New York	4.49%	6.81%	4.68%	10.50% *	10.15%
Pennsylvania	4.41%	7.37%	2.98%	7.46%	11.79%
East North Central:					
Illinois	1.94%	5.22% *	6.92% *	7.13%	8.25%
Indiana	5.97%	8.92% *	8.65%	10.43%	19.10%
Michigan	1.91%	4.53%	5.18%	7.81%	13.36% *
Ohio	4.27%	10.14% *	4.74% *	7.04%	5.45%
Wisconsin	3.75%	6.79% *	6.87%	6.98%	9.61%
West North Central:					
Iowa	4.59%	6.15%	7.74% *	11.62% *	10.05% *
Kansas	5.21%	4.48% *	8.54% *	8.78% *	9.16%
Minnesota	6.69%	7.46% *	9.97% *	11.80%	8.65%
Missouri	7.95%	7.18%	11.88%	10.35%	11.37%
Nebraska	5.76%	10.72% *	8.52% *	11.30%	9.15%
North Dakota	4.41%	2.12% *	10.62% *	10.67%	13.79% *
South Dakota	3.11%	2.80% *	5.27% *	13.25% *	11.41% *
South Atlantic:					
Delaware	8.80% *	4.04% *	10.08% *	9.65% *	16.44%
District of Columbia	4.50%	5.54% *	8.17%	9.49%	9.05%
Florida	3.61%	7.60%	5.67%	6.49% *	8.30%
Georgia	5.13%	6.32%	5.86%	9.70%	10.83% *
Maryland	5.81%	9.11%	6.63%	12.89%	12.71% *
North Carolina	6.19%	11.23%	6.51% *	5.56% *	12.72%
South Carolina	3.56%	7.35% *	7.72%	6.91%	9.30% *
Virginia	5.65%	9.97%	7.12% *	9.54% *	11.87% *
West Virginia	4.94%	10.04% *	7.48% *	7.29%	13.53%
East South Central:					
Alabama	6.85%	9.64% *	7.74%	9.05%	13.64%
Kentucky	5.73%	8.08%	10.29%	8.88%	12.60%
Mississippi	4.66%	14.06% *	9.73% *	10.15% *	12.39% *
Tennessee	5.35%	7.88% *	8.30%	10.36% *	9.71%
West South Central:					
Arkansas	5.71%	10.43%	6.26% *	11.58%	10.84% *
Louisiana	7.44%	12.08%	13.16% *	13.16% *	14.28%
Oklahoma	6.40%	12.00% *	4.92% *	6.61%	10.50% *
Texas	4.82%	8.08% *	6.60% *	8.18%	6.44%
Mountain:					
Arizona	5.10%	4.93% *	7.04%	9.82% *	8.43%
Colorado	7.13%	4.13% *	8.37%	8.55%	12.38%
Idaho	5.51%	8.29%	8.84% *	6.52% *	10.56% *
Montana	6.16%	5.61% *	11.68% *	11.58%	14.53%
Nevada	8.76%	10.51% *	10.02% *	5.20% *	14.34%
New Mexico	4.55%	10.82% *	8.33%	7.69% *	9.93%
Utah	4.51%	10.81% *	9.60% *	4.29%	9.03% *
Wyoming	8.26%	15.45% *	10.45%	12.35%	7.28% *
Pacific:					
Alaska	7.57%	7.46% *	12.08%	11.98%	11.52%
California	2.22%	3.63%	3.98%	8.01%	5.51%
Hawaii	3.49%	6.68%	4.71%	9.52%	7.64%
Oregon	3.84%	5.77%	8.67%	7.95%	9.43%
Washington	3.89%	9.71% *	6.78%	6.71%	8.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4.b.(1).(a)(2004) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	52.0%	39.6%	49.8%	65.2%	65.4%
New England:					
Connecticut	54.5%	21.7% *	76.7%	65.4%	51.9%
Maine	54.3%	41.2%	47.0%	54.7%	64.1%
Massachusetts	59.4%	28.0% *	65.7%	72.9%	70.1%
New Hampshire	53.0%	40.1% *	56.5%	50.0%	65.0%
Rhode Island	60.5%	70.6%	30.5% *	62.2%	81.0%
Vermont	43.3%	15.6% *	31.6%	77.7%	46.9%
Middle Atlantic:					
New Jersey	71.2%	81.0%	57.6%	48.2%	46.0%
New York	50.7%	29.3% *	48.1%	64.4%	88.1%
Pennsylvania	40.1%	33.0%	28.2% *	67.4%	58.2%
East North Central:					
Illinois	60.0%	28.0% *	67.5%	61.0%	74.9%
Indiana	52.7%	30.8% *	61.2%	71.5%	41.9% *
Michigan	56.8%	33.2%	75.6%	65.9%	86.6%
Ohio	39.5%	14.0% *	52.5%	54.4%	54.7%
Wisconsin	54.2%	35.3% *	55.5%	48.9%	79.6%
West North Central:					
Iowa	54.6%	25.4% *	86.2%	63.6%	81.9%
Kansas	42.5%	40.6% *	23.3% *	48.0%	75.2%
Minnesota	53.6%	29.6% *	25.2% *	80.3%	71.0%
Missouri	48.5%	16.3% *	61.1%	68.5%	60.2%
Nebraska	56.9%	74.8%	58.8%	51.6%	32.0%
North Dakota	71.9%	100.0%	43.6%	84.0%	55.7%
South Dakota	48.9%	53.7%	42.9%	29.2% *	66.2%
South Atlantic:					
Delaware	34.7%	19.7% *	37.4% *	67.9%	28.8% *
District of Columbia	52.4%	30.0% *	45.1%	75.1%	70.9%
Florida	37.9%	26.6% *	38.2%	70.6%	35.6%
Georgia	34.5%	25.0% *	27.8%	44.1% *	62.2%
Maryland	46.7%	11.9% *	55.5%	70.0%	41.0% *
North Carolina	52.1%	47.2%	42.1% *	66.1%	71.5%
South Carolina	29.4%	10.8% *	30.9% *	34.2% *	62.1%
Virginia	36.2%	33.4%	15.2%	53.9%	68.8%
West Virginia	55.4%	15.8% *	66.3%	60.6%	87.9%
East South Central:					
Alabama	36.8%	39.5% *	24.8% *	30.4% *	86.3%
Kentucky	39.7%	17.7% *	33.4% *	60.8%	83.7%
Mississippi	28.5% *	11.3% *	29.3% *	77.7%	43.4%
Tennessee	62.0%	66.7%	47.5%	61.2%	86.0%
West South Central:					
Arkansas	46.0%	15.2% *	30.8% *	73.7%	76.1%
Louisiana	49.4%	35.4% *	60.1%	58.0%	68.1%
Oklahoma	40.2%	37.6% *	43.1%	39.1%	49.6%
Texas	40.3%	46.4%	11.1% *	60.3%	42.4%
Mountain:					
Arizona	43.0%	31.0% *	51.9%	34.6% *	53.9%
Colorado	54.7%	21.3% *	58.3%	59.1%	82.2%
Idaho	46.8%	35.7% *	52.8%	61.7%	91.4%
Montana	55.0%	64.1%	46.4%	71.3%	44.9%
Nevada	51.6%	23.2%	42.4% *	32.2% *	93.3%
New Mexico	51.9%	46.0% *	51.8%	51.0%	68.1%
Utah	42.4%	28.3% *	38.8%	63.2%	90.7%
Wyoming	39.8%	9.8% *	56.9%	59.3%	57.6% *
Pacific:					
Alaska	68.1%	64.7%	64.7%	58.4%	96.1%
California	64.7%	55.4%	66.5%	77.3%	64.4%
Hawaii	71.8%	60.7%	73.2%	72.7%	86.7%
Oregon	69.1%	62.7%	85.2%	70.2%	52.5%
Washington	64.9%	52.3% *	63.7%	77.9%	65.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4.b.(1).(a)(2004) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.45%	3.75%	1.57%	1.63%	2.91%
New England:					
Connecticut	6.39%	11.14% *	10.85%	7.48%	13.01%
Maine	5.60%	11.86%	8.90%	8.34%	12.19%
Massachusetts	5.62%	10.26% *	8.49%	12.94%	6.32%
New Hampshire	5.04%	13.82% *	7.31%	8.04%	11.16%
Rhode Island	6.73%	9.05%	9.65% *	12.43%	15.07%
Vermont	9.51%	9.97% *	9.24%	15.85%	12.83%
Middle Atlantic:					
New Jersey	11.92%	21.66%	14.94%	9.83%	13.03%
New York	7.25%	10.13% *	10.31%	8.43%	11.97%
Pennsylvania	6.01%	7.43%	10.65% *	9.04%	13.11%
East North Central:					
Illinois	4.16%	10.58% *	7.90%	6.26%	12.61%
Indiana	5.49%	13.00% *	7.47%	10.06%	13.19% *
Michigan	7.56%	7.93%	10.43%	12.90%	13.38%
Ohio	6.79%	17.69% *	11.68%	8.18%	4.66%
Wisconsin	6.69%	11.84% *	11.10%	13.05%	10.22%
West North Central:					
Iowa	8.56%	16.43% *	19.37%	10.64%	13.00%
Kansas	6.76%	13.39% *	7.63% *	10.62%	10.63%
Minnesota	7.78%	12.40% *	14.68% *	14.87%	10.67%
Missouri	5.27%	10.33% *	10.53%	11.96%	10.12%
Nebraska	6.06%	15.54%	15.03%	11.95%	8.52%
North Dakota	9.68%	21.08%	11.32%	16.37%	13.01%
South Dakota	7.27%	14.34%	11.75%	13.73% *	17.84%
South Atlantic:					
Delaware	9.52%	10.57% *	13.30% *	14.47%	12.01% *
District of Columbia	6.90%	14.55% *	12.23%	10.03%	10.31%
Florida	5.98%	14.49% *	9.15%	12.77%	9.87%
Georgia	5.50%	8.40% *	6.86%	14.14% *	8.68%
Maryland	4.52%	8.85% *	6.81%	11.45%	12.60% *
North Carolina	8.62%	13.17%	13.59% *	13.19%	16.35%
South Carolina	4.73%	11.34% *	10.60% *	11.38% *	15.48%
Virginia	5.16%	7.97%	4.51%	13.31%	7.63%
West Virginia	11.66%	13.22% *	18.88%	11.80%	16.48%
East South Central:					
Alabama	8.35%	13.69% *	9.73% *	13.76% *	20.37%
Kentucky	6.00%	6.30% *	10.53% *	8.57%	13.74%
Mississippi	9.50% *	9.94% *	11.11% *	17.32%	10.20%
Tennessee	7.12%	17.67%	10.46%	13.59%	16.35%
West South Central:					
Arkansas	7.84%	11.18% *	12.59% *	11.58%	17.96%
Louisiana	9.95%	13.90% *	14.79%	15.97%	17.33%
Oklahoma	6.47%	13.66% *	10.66%	10.39%	11.01%
Texas	5.29%	11.65%	12.31% *	10.38%	10.60%
Mountain:					
Arizona	7.66%	13.19% *	11.60%	12.05% *	11.47%
Colorado	8.32%	10.48% *	13.48%	12.69%	13.82%
Idaho	9.93%	12.10% *	13.56%	14.55%	19.83%
Montana	7.25%	18.31%	13.13%	14.59%	12.57%
Nevada	8.60%	6.83%	13.45% *	10.63% *	16.48%
New Mexico	6.96%	15.93% *	13.32%	14.63%	14.19%
Utah	7.68%	14.81% *	10.88%	14.50%	21.55%
Wyoming	10.83%	12.88% *	12.20%	15.85%	17.82% *
Pacific:					
Alaska	7.36%	15.11%	11.56%	16.36%	17.58%
California	3.66%	7.83%	6.21%	9.77%	5.13%
Hawaii	5.24%	9.13%	5.43%	8.88%	4.65%
Oregon	4.55%	8.37%	13.43%	7.79%	12.00%
Washington	6.20%	16.11% *	10.23%	5.54%	12.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4.b.(2)(2004) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	15.5%	9.7%	13.1%	27.8%	26.5%
New England:					
Connecticut	14.0%	3.3% *	20.7% *	35.8%	16.1% *
Maine	19.0%	6.9% *	8.6%	38.7%	37.9%
Massachusetts	19.0%	4.8% *	21.5%	40.8%	41.6%
New Hampshire	14.1%	7.7% *	10.9%	24.9%	23.8%
Rhode Island	10.6% *	12.0% *	6.7% *	5.4% *	48.7%
Vermont	12.0% *	2.8% *	8.2% *	41.4%	13.1% *
Middle Atlantic:					
New Jersey	29.0%	42.0% *	17.5% *	12.5% *	15.3% *
New York	17.6%	9.5%	19.6%	15.8% *	48.2%
Pennsylvania	11.7%	9.4%	6.2% *	23.1%	33.0%
East North Central:					
Illinois	12.7%	2.7% *	12.5% *	28.6%	27.0%
Indiana	22.8%	5.2% *	23.4% *	47.4%	36.3% *
Michigan	13.7%	8.0%	14.2% *	28.1%	11.9% *
Ohio	8.0%	2.4% *	6.8% *	22.8%	13.6%
Wisconsin	16.8%	7.4% *	19.5%	17.6% *	35.1%
West North Central:					
Iowa	13.0%	5.6%	18.9% *	20.1% *	26.4% *
Kansas	7.6% *	5.9% *	4.8% *	7.6% *	40.4%
Minnesota	19.9%	6.5% *	7.1% *	45.3%	44.6%
Missouri	21.7%	4.9% *	34.1%	41.1%	35.0%
Nebraska	17.8%	16.4% *	14.3%	25.5%	11.6%
North Dakota	15.5%	3.1% *	11.6% *	39.1%	15.5% *
South Dakota	8.5%	3.7% *	7.1% *	10.0% *	17.1% *
South Atlantic:					
Delaware	7.7% *	1.5% *	4.2% *	19.0%	23.7% *
District of Columbia	13.9%	3.4% *	19.7%	47.3%	37.3%
Florida	9.7%	7.1% *	11.1% *	11.6% *	11.4%
Georgia	9.7%	5.4% *	8.6% *	17.9%	19.7% *
Maryland	19.4%	4.0% *	20.3%	48.8%	13.2% *
North Carolina	13.7% *	18.6% *	2.6% *	8.8% *	38.9%
South Carolina	6.2%	1.7%	8.1% *	10.6% *	15.0% *
Virginia	11.6%	12.4% *	3.1% *	15.6% *	24.4% *
West Virginia	14.4%	3.4% *	7.7% *	16.2% *	47.1%
East South Central:					
Alabama	11.9% *	8.1% *	9.1% *	11.0% *	41.9%
Kentucky	13.5% *	5.1%	12.6%	19.7% *	47.1%
Mississippi	5.3%	2.0% *	4.6% *	9.9% *	13.8% *
Tennessee	12.8%	8.4% *	13.2%	15.7% *	30.1% *
West South Central:					
Arkansas	14.8%	5.5% *	3.3% *	37.1%	25.4% *
Louisiana	20.3% *	17.5% *	15.8% *	24.5% *	33.0% *
Oklahoma	9.4% *	10.2% *	5.9% *	12.5% *	10.5% *
Texas	10.3%	11.6% *	2.0% *	24.7%	14.9% *
Mountain:					
Arizona	8.3% *	2.9% *	15.0%	10.1% *	25.4%
Colorado	15.3% *	2.9% *	20.8% *	25.3%	57.2%
Idaho	12.6%	11.0%	15.1% *	10.4% *	17.1% *
Montana	17.5%	7.3% *	14.1% *	33.3%	31.4% *
Nevada	15.4% *	7.5% *	13.7%	1.8% *	66.9%
New Mexico	14.5%	11.7% *	16.3% *	9.8% *	25.2% *
Utah	6.6% *	2.7% *	8.3% *	12.4% *	11.8% *
Wyoming	11.7%	2.0% *	23.2%	30.7% *	10.8% *
Pacific:					
Alaska	27.3%	13.2%	35.1%	23.9% *	38.6% *
California	20.8%	13.6%	23.8%	32.5%	30.2%
Hawaii	25.4%	16.9% *	25.3%	31.4% *	39.6%
Oregon	28.5%	19.4%	38.4%	36.5%	22.8% *
Washington	19.3%	10.6% *	19.2%	33.3%	23.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.4.b.(2)(2004) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.83%	1.91%	0.95%	1.58%	2.28%
New England:					
Connecticut	2.01%	2.12% *	9.16% *	7.67%	9.38% *
Maine	3.42%	3.26% *	2.30%	5.64%	9.39%
Massachusetts	3.51%	1.83% *	6.41%	8.82%	8.22%
New Hampshire	2.48%	3.62% *	2.18%	4.36%	5.29%
Rhode Island	3.73% *	3.75% *	3.40% *	14.22% *	10.24%
Vermont	4.52% *	1.47% *	3.62% *	11.50%	10.22% *
Middle Atlantic:					
New Jersey	7.13%	13.16% *	7.99% *	4.55% *	6.36% *
New York	2.92%	1.90%	5.47%	7.90% *	11.28%
Pennsylvania	1.45%	1.66%	2.33% *	5.06%	8.88%
East North Central:					
Illinois	1.72%	0.91% *	5.25% *	4.23%	7.47%
Indiana	3.39%	5.34% *	8.06% *	9.67%	11.36% *
Michigan	2.08%	1.60%	5.15% *	7.45%	12.82% *
Ohio	1.06%	1.47% *	2.07% *	4.67%	3.21%
Wisconsin	3.32%	6.15% *	4.84%	6.30% *	7.53%
West North Central:					
Iowa	3.59%	1.44%	7.77% *	10.08% *	9.94% *
Kansas	2.46% *	3.71% *	2.31% *	5.60% *	5.84%
Minnesota	3.87%	2.12% *	4.61% *	10.87%	7.39%
Missouri	4.53%	4.91% *	9.72%	8.91%	7.16%
Nebraska	3.87%	10.46% *	3.73%	6.71%	2.91%
North Dakota	3.90%	2.12% *	7.09% *	10.19%	11.35% *
South Dakota	2.16%	3.00% *	4.80% *	8.20% *	6.04% *
South Atlantic:					
Delaware	4.34% *	1.18% *	4.74% *	5.08%	8.45% *
District of Columbia	2.54%	1.35% *	5.37%	7.66%	10.16%
Florida	1.05%	3.62% *	4.95% *	6.50% *	2.86%
Georgia	2.39%	2.79% *	3.90% *	5.19%	8.24% *
Maryland	3.16%	3.03% *	3.71%	12.58%	5.69% *
North Carolina	4.28% *	9.96% *	1.82% *	3.65% *	10.10%
South Carolina	1.85%	0.48%	3.32% *	4.96% *	9.22% *
Virginia	3.25%	4.88% *	1.76% *	9.51% *	10.20% *
West Virginia	3.74%	1.50% *	7.02% *	5.90% *	13.70%
East South Central:					
Alabama	5.77% *	5.12% *	5.19% *	8.98% *	12.15%
Kentucky	4.06% *	1.49%	3.58%	5.94% *	10.78%
Mississippi	1.18%	10.39% *	2.40% *	6.86% *	6.81% *
Tennessee	2.52%	4.45% *	3.82%	5.73% *	9.99% *
West South Central:					
Arkansas	3.02%	4.79% *	1.31% *	9.95%	9.51% *
Louisiana	7.80% *	11.31% *	10.09% *	10.36% *	13.46% *
Oklahoma	2.88% *	7.26% *	1.93% *	7.00% *	8.81% *
Texas	1.81%	5.35% *	0.94% *	6.65%	4.55% *
Mountain:					
Arizona	3.04% *	1.42% *	4.30%	6.51% *	6.52%
Colorado	6.10% *	1.14% *	7.06% *	5.41%	9.93%
Idaho	2.37%	2.96%	5.14% *	5.98% *	6.84% *
Montana	4.10%	4.09% *	10.93% *	7.40%	11.32% *
Nevada	5.06% *	3.34% *	3.70%	2.31% *	14.09%
New Mexico	3.24%	9.65% *	6.77% *	5.23% *	8.88% *
Utah	2.27% *	4.66% *	5.07% *	4.73% *	8.01% *
Wyoming	3.22%	10.45% *	5.84%	9.25% *	6.85% *
Pacific:					
Alaska	5.86%	3.78%	9.18%	9.88% *	11.76% *
California	2.24%	1.48%	3.94%	8.19%	4.93%
Hawaii	2.68%	5.24% *	4.00%	10.51% *	7.38%
Oregon	4.02%	4.48%	9.34%	5.98%	7.84% *
Washington	2.43%	4.15% *	4.38%	5.10%	9.82% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.1(2004) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	3,705	3,575	3,588	3,707	3,863
New England:					
Connecticut	3,864	3,351	3,821	4,067	3,922
Maine	4,116	3,721	4,474	4,209	3,957
Massachusetts	4,141	3,658	4,938	3,843	3,993
New Hampshire	4,084	4,838	3,614	4,034	4,039
Rhode Island	4,368	3,730	4,206	4,427	4,816
Vermont	4,074	4,099	4,310	4,153	3,837
Middle Atlantic:					
New Jersey	3,882	3,955	3,939	3,837	3,826
New York	3,858	3,670	3,837	3,770	4,046
Pennsylvania	3,671	3,410	3,636	3,574	3,956
East North Central:					
Illinois	3,768	3,629	3,719	3,610	4,009
Indiana	3,586	3,227	4,100	3,462	3,434
Michigan	3,918	3,801	3,557	3,843	4,289
Ohio	3,782	3,748	3,955	3,716	3,724
Wisconsin	3,927	3,474	4,351	3,813	4,037
West North Central:					
Iowa	3,561	3,948	3,706	3,502	3,342
Kansas	3,711	3,301	3,704	3,548	4,005
Minnesota	3,809	3,581	3,693	3,927	3,864
Missouri	3,559	3,725	3,538	3,474	3,597
Nebraska	3,725	3,842	3,664	3,941	3,572
North Dakota	3,342	3,330	3,015	3,135	3,817
South Dakota	3,449	3,807	3,453	3,456	3,254
South Atlantic:					
Delaware	3,830	3,391	4,128	3,645	4,047
District of Columbia	4,218	4,140	3,746	4,462	4,390
Florida	3,807	3,779	3,583	3,588	4,154
Georgia	3,335	3,190	3,337	3,205	3,520
Maryland	3,721	3,482	3,736	3,535	4,007
North Carolina	3,551	3,425	3,367	3,399	3,906
South Carolina	3,773	3,661	3,440	3,740	4,167
Virginia	3,865	3,724	3,617	3,884	4,092
West Virginia	3,692	3,282	3,982	3,455	3,893
East South Central:					
Alabama	3,414	3,582	3,538	3,210	3,456
Kentucky	3,542	3,759	3,523	3,548	3,429
Mississippi	3,607	3,387	3,659	3,505	3,766
Tennessee	3,634	3,514	3,603	3,754	3,617
West South Central:					
Arkansas	3,250	3,314	2,973	3,583	3,068
Louisiana	3,485	3,556	3,196	3,538	3,561
Oklahoma	3,644	3,362	3,381	4,025	3,528
Texas	3,781	3,875	3,404	3,809	3,973
Mountain:					
Arizona	3,438	3,572	3,260	3,461	3,495
Colorado	3,684	3,701	3,501	3,749	3,764
Idaho	3,429	2,374	3,586	3,663	3,452
Montana	3,680	3,453	3,659	3,807	3,644
Nevada	3,874	4,115	3,742	3,685	3,977
New Mexico	3,401	3,460	2,979	3,365	3,674
Utah	3,034	3,115	3,155	3,133	2,859
Wyoming	3,761	3,610	3,716	3,441	4,288
Pacific:					
Alaska	4,379	4,872	4,858	4,101	4,025
California	3,534	3,245	3,537	3,564	3,641
Hawaii	3,119	3,044	3,046	3,132	3,245
Oregon	3,706	3,275	3,839	3,654	3,833
Washington	3,608	3,485	3,594	3,452	3,822

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.1(2004) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	16.42	49.40	28.78	50.62	31.33
New England:					
Connecticut	93.27	155.81	195.32	221.61	118.77
Maine	98.59	239.51	153.34	156.37	190.46
Massachusetts	140.37	289.40	362.84	168.91	154.14
New Hampshire	127.29	508.35	190.84	196.90	71.26
Rhode Island	152.70	286.67	173.01	315.66	359.84
Vermont	80.93	500.54	159.63	146.54	243.55
Middle Atlantic:					
New Jersey	143.97	304.80	294.74	132.21	171.83
New York	55.94	185.98	143.75	130.66	92.51
Pennsylvania	61.86	132.97	57.74	139.21	118.55
East North Central:					
Illinois	73.41	275.29	116.99	215.01	204.83
Indiana	75.04	72.25	182.87	186.08	382.73
Michigan	114.31	136.36	159.57	142.15	216.17
Ohio	62.64	256.85	166.14	193.16	129.44
Wisconsin	79.86	279.68	233.05	126.79	250.28
West North Central:					
Iowa	40.71	359.56	133.59	151.44	137.32
Kansas	107.64	247.93	219.71	176.07	138.10
Minnesota	126.91	139.34	277.82	211.86	170.59
Missouri	90.74	220.68	150.08	209.62	162.63
Nebraska	128.75	306.09	266.96	165.21	219.32
North Dakota	137.13	173.30	225.30	115.96	455.66
South Dakota	68.27	178.42	107.47	312.47	128.24
South Atlantic:					
Delaware	134.74	271.29	281.42	172.72	283.74
District of Columbia	149.95	268.85	193.90	263.67	171.68
Florida	113.19	201.10	133.98	136.54	240.96
Georgia	71.28	273.24	204.35	235.24	134.69
Maryland	90.19	199.31	137.38	207.96	191.78
North Carolina	72.98	219.39	301.79	143.36	176.79
South Carolina	151.97	145.93	139.69	172.63	263.93
Virginia	90.06	159.02	250.55	153.11	210.72
West Virginia	153.67	396.17	163.25	153.74	358.22
East South Central:					
Alabama	139.65	417.34	147.66	126.06	240.17
Kentucky	102.48	243.23	139.58	187.91	115.25
Mississippi	192.28	184.41	227.52	245.86	281.75
Tennessee	119.34	230.03	223.08	241.01	187.30
West South Central:					
Arkansas	124.01	263.69	159.20	203.88	207.07
Louisiana	142.80	696.25	209.73	205.81	227.51
Oklahoma	132.70	469.95	272.82	159.74	126.09
Texas	102.30	258.86	138.83	89.61	190.44
Mountain:					
Arizona	92.36	270.62	165.70	190.48	217.70
Colorado	106.52	190.26	142.88	190.28	167.33
Idaho	115.14	487.94	349.95	287.55	176.77
Montana	145.83	452.60	265.62	252.00	169.63
Nevada	189.78	419.05	163.07	208.89	121.54
New Mexico	148.09	461.67	149.70	167.82	318.64
Utah	115.72	165.56	261.63	164.52	202.27
Wyoming	170.98	536.07	223.42	196.76	333.14
Pacific:					
Alaska	276.81	434.53	498.68	327.78	263.22
California	85.72	136.79	271.58	133.98	98.07
Hawaii	47.20	88.68	117.45	132.84	81.93
Oregon	73.13	199.89	157.45	242.47	185.37
Washington	60.79	478.79	83.44	66.32	223.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.2(2004) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	671	750	737	637	613
New England:					
Connecticut	773	878	992	563	766
Maine	892	672	1,015	749	1,054
Massachusetts	885	898	1,027	862	763
New Hampshire	944	1,158	979	990	754
Rhode Island	794	963	945	781	582
Vermont	744	1,003	1,257	602	454
Middle Atlantic:					
New Jersey	613	410	560	735	663
New York	714	915	872	556	624
Pennsylvania	661	751	664	685	582
East North Central:					
Illinois	693	813	621	641	760
Indiana	646	698	840	649	423
Michigan	558	899	667	579	284
Ohio	687	891	698	735	529
Wisconsin	795	640	1,018	721	804
West North Central:					
Iowa	653	695	771	541	637
Kansas	887	827	958	944	807
Minnesota	759	932	797	557	858
Missouri	641	822	666	545	645
Nebraska	736	894	710	658	763
North Dakota	638	745	695	526	669
South Dakota	722	1,107	789	723	464
South Atlantic:					
Delaware	694	973	768	646	532
District of Columbia	634	1,130	593*	556	497*
Florida	723	487	800	903	649
Georgia	716	593*	821	811	581
Maryland	804	781	676	877	871
North Carolina	674	806	775	520	689
South Carolina	731	849	827	698	632
Virginia	735	827	798	756	630
West Virginia	600	959*	558	686	404
East South Central:					
Alabama	726	1,268	867	574	501
Kentucky	700	932	676	619	673
Mississippi	637	633	664	792	476
Tennessee	854	758	985	1,009	642
West South Central:					
Arkansas	616	734	738	568	525
Louisiana	729	615	910	665*	735
Oklahoma	575	410	459	663	644
Texas	663	621	787	637	622
Mountain:					
Arizona	662	599	710	677	639
Colorado	677	945	802	547	608
Idaho	682	827	981	398	650
Montana	582	925	876	661	311
Nevada	620	750*	467	535	736
New Mexico	611	821	643	582	505
Utah	614	737	712	615	498
Wyoming	645	557	512	871	521
Pacific:					
Alaska	535	427	723	539	387
California	554	627	602	477	547
Hawaii	311	281	346	296	314
Oregon	427	443	463	324	486
Washington	427	600	548	389*	337*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7.83	25.03	21.33	13.63	14.43
New England:					
Connecticut	48.20	93.49	141.67	67.57	91.33
Maine	89.33	91.14	130.01	89.58	223.98
Massachusetts	38.58	125.03	72.28	59.07	65.52
New Hampshire	49.97	315.17	109.48	89.12	76.39
Rhode Island	63.44	142.87	133.82	131.68	92.70
Vermont	100.72	175.65	258.26	130.75	127.41
Middle Atlantic:					
New Jersey	57.62	122.55	98.11	76.51	153.51
New York	49.22	103.78	91.76	57.49	54.81
Pennsylvania	37.92	102.73	96.70	73.51	42.68
East North Central:					
Illinois	53.92	153.13	79.65	36.56	171.35
Indiana	59.14	108.82	222.50	75.48	67.46
Michigan	44.67	92.47	131.20	80.95	44.89
Ohio	31.37	149.34	81.32	69.67	49.05
Wisconsin	48.26	122.88	139.32	96.52	103.92
West North Central:					
Iowa	40.76	170.01	109.05	55.15	99.56
Kansas	64.36	169.85	165.36	117.93	152.20
Minnesota	67.28	163.27	185.20	94.24	185.87
Missouri	53.98	199.76	86.88	71.25	49.05
Nebraska	56.48	121.56	95.67	103.71	88.27
North Dakota	88.85	126.53	144.13	137.58	176.40
South Dakota	60.63	154.49	128.01	106.67	89.75
South Atlantic:					
Delaware	39.14	267.69	109.35	72.47	81.74
District of Columbia	48.95	161.77	210.75*	57.90	154.94*
Florida	63.61	74.60	81.27	86.22	52.03
Georgia	27.23	205.62*	98.01	171.74	45.50
Maryland	53.87	83.73	114.31	141.24	231.98
North Carolina	55.83	155.14	76.18	74.27	78.17
South Carolina	47.14	113.48	79.27	72.63	86.50
Virginia	41.10	189.63	70.98	120.68	146.68
West Virginia	51.79	333.91*	103.50	112.99	89.41
East South Central:					
Alabama	77.67	312.63	84.50	83.58	60.51
Kentucky	51.50	178.33	77.55	86.27	101.83
Mississippi	50.54	164.76	92.15	133.66	64.31
Tennessee	71.57	109.70	137.89	220.68	42.60
West South Central:					
Arkansas	36.84	117.58	124.51	57.51	60.15
Louisiana	90.83	174.10	240.85	230.28*	106.24
Oklahoma	34.12	62.51	54.66	82.71	59.51
Texas	48.55	80.02	50.91	75.82	88.32
Mountain:					
Arizona	32.16	128.73	109.45	70.75	55.75
Colorado	41.09	106.76	117.70	68.65	80.67
Idaho	42.97	163.77	237.42	95.39	103.17
Montana	73.78	252.71	122.98	156.08	84.04
Nevada	47.71	242.26*	76.31	135.52	115.81
New Mexico	52.66	135.20	89.10	51.74	110.61
Utah	44.39	109.00	73.40	80.27	85.66
Wyoming	83.46	126.26	110.41	151.60	107.28
Pacific:					
Alaska	59.65	85.70	187.19	122.64	75.47
California	16.01	58.61	59.88	52.07	32.70
Hawaii	32.38	53.58	66.62	84.99	43.42
Oregon	41.08	103.98	82.30	77.63	98.88
Washington	88.92	164.23	93.70	138.95*	105.80*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.3(2004) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	18.1%	21.0%	20.6%	17.2%	15.9%
New England:					
Connecticut	20.0%	26.2%	26.0%	13.8%	19.5%
Maine	21.7%	18.1%	22.7%	17.8%	26.6%
Massachusetts	21.4%	24.6%	20.8%	22.4%	19.1%
New Hampshire	23.1%	23.9%	27.1%	24.5%	18.7%
Rhode Island	18.2%	25.8%	22.5%	17.7%	12.1%
Vermont	18.3%	24.5%	29.2%	14.5%	11.8%
Middle Atlantic:					
New Jersey	15.8%	10.4% *	14.2%	19.2%	17.3%
New York	18.5%	24.9%	22.7%	14.7%	15.4%
Pennsylvania	18.0%	22.0%	18.3%	19.2%	14.7%
East North Central:					
Illinois	18.4%	22.4%	16.7%	17.8%	19.0%
Indiana	18.0%	21.6%	20.5%	18.7%	12.3%
Michigan	14.2%	23.7%	18.8%	15.1%	6.6%
Ohio	18.2%	23.8%	17.6%	19.8%	14.2%
Wisconsin	20.2%	18.4%	23.4%	18.9%	19.9%
West North Central:					
Iowa	18.3%	17.6% *	20.8%	15.4%	19.1%
Kansas	23.9%	25.1%	25.9%	26.6%	20.1%
Minnesota	19.9%	26.0%	21.6%	14.2%	22.2%
Missouri	18.0%	22.1%	18.8%	15.7%	17.9%
Nebraska	19.7%	23.3%	19.4%	16.7%	21.4%
North Dakota	19.1%	22.4%	23.0%	16.8%	17.5% *
South Dakota	20.9%	29.1%	22.8%	20.9%	14.3%
South Atlantic:					
Delaware	18.1%	28.7%	18.6%	17.7%	13.1%
District of Columbia	15.0%	27.3%	15.8%	12.5%	11.3%
Florida	19.0%	12.9%	22.3%	25.2%	15.6%
Georgia	21.5%	18.6%	24.6%	25.3%	16.5%
Maryland	21.6%	22.4%	18.1%	24.8%	21.7%
North Carolina	19.0%	23.5%	23.0%	15.3%	17.6%
South Carolina	19.4%	23.2%	24.0%	18.7%	15.2%
Virginia	19.0%	22.2%	22.1%	19.6%	15.4%
West Virginia	16.3%	29.2%	14.0%	19.9%	10.4%
East South Central:					
Alabama	21.3%	35.4%	24.5%	17.9%	14.5%
Kentucky	19.8%	24.8%	19.2%	17.5%	19.6%
Mississippi	17.7%	18.7%	18.1%	22.6%	12.6%
Tennessee	23.5%	21.6%	27.3%	26.9%	17.8%
West South Central:					
Arkansas	18.9%	22.2%	24.8%	15.8%	17.1%
Louisiana	20.9%	17.3%	28.5%	18.8% *	20.6%
Oklahoma	15.8%	12.2%	13.6%	16.5%	18.3%
Texas	17.5%	16.0%	23.1%	16.7%	15.6%
Mountain:					
Arizona	19.2%	16.8%	21.8%	19.6%	18.3%
Colorado	18.4%	25.5%	22.9%	14.6%	16.2%
Idaho	19.9%	34.8%	27.4%	10.9%	18.8%
Montana	15.8%	26.8%	23.9%	17.4%	8.5%
Nevada	16.0%	18.2%	12.5%	14.5%	18.5%
New Mexico	18.0%	23.7%	21.6%	17.3%	13.7% *
Utah	20.2%	23.7%	22.6%	19.6%	17.4%
Wyoming	17.2%	15.4%	13.8%	25.3%	12.1%
Pacific:					
Alaska	12.2%	8.8%	14.9% *	13.1%	9.6%
California	15.7%	19.3%	17.0%	13.4%	15.0%
Hawaii	10.0%	9.2%	11.4%	9.4%	9.7%
Oregon	11.5%	13.5%	12.1%	8.9%	12.7%
Washington	11.8%	17.2%	15.2%	11.3% *	8.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.3(2004) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.23%	0.83%	0.58%	0.43%	0.35%
New England:					
Connecticut	1.12%	3.10%	3.40%	2.29%	2.34%
Maine	2.35%	3.33%	2.91%	2.50%	5.17%
Massachusetts	1.02%	2.47%	2.56%	1.36%	1.51%
New Hampshire	1.04%	4.69%	2.38%	1.83%	1.81%
Rhode Island	1.70%	5.27%	2.33%	3.09%	2.76%
Vermont	2.40%	4.71%	5.40%	3.24%	3.15%
Middle Atlantic:					
New Jersey	1.64%	3.96% *	3.13%	2.29%	2.68%
New York	1.21%	2.62%	2.94%	1.59%	1.36%
Pennsylvania	0.99%	2.80%	2.65%	2.12%	1.36%
East North Central:					
Illinois	1.49%	3.03%	2.03%	0.98%	3.69%
Indiana	1.66%	3.50%	5.45%	2.41%	1.94%
Michigan	1.10%	2.97%	3.78%	2.18%	0.98%
Ohio	0.70%	4.61%	2.16%	1.85%	1.37%
Wisconsin	1.13%	4.83%	3.42%	2.31%	2.57%
West North Central:					
Iowa	1.05%	5.54% *	3.32%	1.53%	3.06%
Kansas	1.53%	3.97%	3.87%	3.06%	3.29%
Minnesota	1.30%	4.18%	3.26%	2.41%	3.47%
Missouri	1.67%	4.02%	2.08%	2.22%	2.28%
Nebraska	1.94%	3.59%	3.79%	2.65%	2.50%
North Dakota	2.48%	3.03%	3.42%	4.33%	7.77% *
South Dakota	1.70%	3.22%	3.79%	2.75%	2.68%
South Atlantic:					
Delaware	1.25%	6.30%	2.66%	1.49%	1.74%
District of Columbia	1.30%	3.45%	4.53%	1.62%	3.05%
Florida	1.89%	2.60%	1.92%	2.53%	1.65%
Georgia	0.97%	5.22%	2.88%	4.67%	1.02%
Maryland	1.36%	2.53%	3.07%	2.55%	5.06%
North Carolina	1.57%	5.11%	2.03%	2.68%	2.23%
South Carolina	1.53%	3.07%	1.96%	2.18%	2.46%
Virginia	0.99%	4.63%	1.53%	3.03%	3.73%
West Virginia	1.42%	7.21%	2.78%	3.19%	1.76%
East South Central:					
Alabama	2.55%	9.15%	2.93%	2.41%	1.38%
Kentucky	1.50%	4.73%	2.07%	2.47%	2.72%
Mississippi	1.31%	4.78%	2.49%	3.92%	1.88%
Tennessee	1.48%	3.01%	2.52%	5.73%	1.56%
West South Central:					
Arkansas	1.28%	3.17%	2.94%	2.01%	1.93%
Louisiana	2.57%	4.08%	7.11%	7.33% *	3.68%
Oklahoma	0.84%	2.34%	1.75%	2.10%	1.57%
Texas	1.14%	2.70%	2.11%	1.87%	1.93%
Mountain:					
Arizona	0.87%	3.44%	2.55%	1.92%	1.52%
Colorado	1.08%	3.48%	2.39%	2.33%	1.57%
Idaho	1.37%	7.27%	3.93%	2.93%	2.88%
Montana	1.82%	6.66%	3.47%	3.95%	2.54%
Nevada	1.16%	4.24%	2.13%	3.79%	2.97%
New Mexico	1.95%	3.27%	2.81%	1.59%	5.25% *
Utah	1.41%	4.18%	2.54%	2.66%	2.51%
Wyoming	2.59%	4.27%	3.09%	4.44%	2.22%
Pacific:					
Alaska	1.63%	1.64%	5.07% *	3.02%	1.64%
California	0.61%	1.86%	1.82%	1.47%	0.67%
Hawaii	1.04%	1.74%	2.12%	2.16%	1.48%
Oregon	1.12%	2.79%	2.11%	2.10%	2.56%
Washington	2.62%	3.99%	2.83%	3.69% *	2.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	47.3%	52.9%	54.0%	46.4%	41.8%
New England:					
Connecticut	42.2%	51.1%	42.1%	43.5%	38.0%
Maine	48.3%	50.9%	56.0%	46.3%	45.1%
Massachusetts	46.8%	49.2%	54.9%	46.4%	39.9%
New Hampshire	47.9%	58.3%	57.2%	49.0%	38.6%
Rhode Island	46.1%	59.5%	54.0%	42.8%	38.6%
Vermont	46.6%	51.8%	56.8%	47.7%	39.6%
Middle Atlantic:					
New Jersey	44.2%	41.6%	57.3%	43.9%	37.6%
New York	47.3%	57.6%	54.5%	45.4%	40.6%
Pennsylvania	46.4%	58.0%	53.8%	46.4%	37.2%
East North Central:					
Illinois	45.3%	52.2%	50.7%	43.0%	41.3%
Indiana	43.3%	50.3%	50.1%	43.7%	35.2%
Michigan	42.6%	50.6%	40.7%	43.4%	39.9%
Ohio	40.0%	40.3%	42.6%	40.4%	37.5%
Wisconsin	42.2%	63.7%	49.7%	39.3%	31.9%
West North Central:					
Iowa	41.5%	54.2%	52.6%	40.4%	33.0%
Kansas	40.7%	53.2%	50.2%	39.9%	32.6%
Minnesota	44.4%	53.2%	42.2%	44.2%	42.9%
Missouri	49.0%	67.7%	50.7%	46.7%	44.8%
Nebraska	45.1%	44.0%	58.8%	39.8%	41.7%
North Dakota	42.6%	60.8%	41.1%	41.6%	40.3%
South Dakota	44.4%	62.2%	50.2%	41.5%	37.6%
South Atlantic:					
Delaware	49.3%	50.2%	64.3%	50.1%	39.8%
District of Columbia	50.8%	55.1%	55.4%	52.1%	44.2%
Florida	54.2%	60.3%	59.9%	50.3%	51.8%
Georgia	47.5%	63.1%	52.8%	46.4%	40.7%
Maryland	48.1%	49.1%	57.2%	44.5%	44.1%
North Carolina	53.1%	58.3%	60.3%	54.3%	45.8%
South Carolina	49.9%	59.6%	57.2%	49.2%	42.8%
Virginia	46.7%	36.3%	55.5%	49.7%	44.3%
West Virginia	46.6%	54.6%	62.4%	46.8%	37.5%
East South Central:					
Alabama	44.3%	37.0% *	58.4%	49.5%	37.1%
Kentucky	45.1%	58.5%	49.6%	43.0%	38.7%
Mississippi	50.7%	58.5%	55.3%	50.3%	45.8%
Tennessee	45.8%	53.1%	53.9%	46.6%	37.2%
West South Central:					
Arkansas	46.2%	53.3%	45.0%	51.0%	40.5%
Louisiana	49.8%	59.8%	58.2%	50.8%	43.2%
Oklahoma	46.6%	47.6%	59.0%	54.5%	34.1%
Texas	49.3%	56.8%	56.7%	50.3%	42.4%
Mountain:					
Arizona	48.1%	59.7%	48.6%	46.3%	45.6%
Colorado	46.3%	58.4%	53.6%	47.0%	38.8%
Idaho	43.4%	57.4%	47.8%	41.1%	39.6%
Montana	49.8%	64.8%	52.6%	49.8%	45.8%
Nevada	55.2%	73.6%	58.9%	53.9%	45.1%
New Mexico	47.4%	55.4%	40.7%	57.9%	41.3%
Utah	41.1%	49.9%	49.2%	39.1%	36.0%
Wyoming	42.1%	61.5%	51.1%	48.1%	28.6%
Pacific:					
Alaska	54.4%	56.3%	62.6%	61.9%	42.6%
California	49.7%	52.7%	59.7%	45.9%	45.7%
Hawaii	57.5%	64.3%	62.3%	54.5%	51.3%
Oregon	48.1%	61.4%	56.7%	45.1%	39.6%
Washington	54.9%	59.8%	62.2%	57.2%	47.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.35%	1.28%	0.28%	0.37%	0.61%
New England:					
Connecticut	1.48%	7.19%	3.88%	2.21%	2.90%
Maine	2.46%	6.82%	4.88%	2.46%	3.42%
Massachusetts	1.74%	3.80%	3.89%	1.53%	1.88%
New Hampshire	2.16%	3.68%	3.26%	3.21%	3.05%
Rhode Island	1.90%	3.34%	4.14%	2.92%	3.84%
Vermont	2.42%	7.73%	4.76%	3.14%	5.90%
Middle Atlantic:					
New Jersey	1.34%	9.09%	4.13%	2.16%	1.69%
New York	1.44%	3.61%	1.73%	2.29%	2.54%
Pennsylvania	2.00%	2.02%	2.22%	3.29%	2.21%
East North Central:					
Illinois	0.84%	3.23%	1.84%	2.04%	1.93%
Indiana	1.22%	5.94%	3.37%	2.12%	5.12%
Michigan	1.83%	3.15%	3.51%	2.76%	3.45%
Ohio	1.68%	4.16%	2.68%	2.32%	2.80%
Wisconsin	1.14%	6.34%	3.47%	2.24%	4.11%
West North Central:					
Iowa	2.25%	7.37%	3.93%	2.27%	4.76%
Kansas	2.39%	4.44%	5.37%	2.59%	2.43%
Minnesota	2.18%	4.45%	6.15%	3.81%	3.43%
Missouri	1.69%	4.57%	4.06%	4.90%	3.16%
Nebraska	2.80%	5.34%	3.96%	3.36%	4.31%
North Dakota	1.65%	3.64%	3.71%	2.01%	3.09%
South Dakota	3.91%	5.64%	3.95%	7.01%	6.31%
South Atlantic:					
Delaware	1.96%	4.72%	3.37%	4.17%	2.43%
District of Columbia	2.19%	5.77%	3.47%	2.49%	4.10%
Florida	1.40%	4.34%	2.21%	3.58%	2.40%
Georgia	1.49%	5.62%	3.86%	4.07%	2.51%
Maryland	1.36%	5.47%	3.40%	1.99%	2.41%
North Carolina	1.13%	4.55%	3.63%	1.80%	2.31%
South Carolina	1.67%	4.10%	3.87%	3.19%	3.21%
Virginia	1.71%	6.44%	2.25%	4.60%	2.97%
West Virginia	1.26%	5.44%	3.27%	1.90%	2.46%
East South Central:					
Alabama	2.26%	11.55% *	2.83%	2.97%	2.51%
Kentucky	1.71%	5.59%	3.30%	3.36%	2.03%
Mississippi	1.77%	6.58%	4.94%	3.79%	1.68%
Tennessee	1.20%	6.86%	2.51%	3.10%	2.11%
West South Central:					
Arkansas	2.06%	5.83%	3.60%	2.54%	1.96%
Louisiana	1.37%	9.52%	3.85%	4.06%	3.45%
Oklahoma	1.30%	6.96%	3.00%	2.55%	2.66%
Texas	1.35%	3.48%	2.43%	2.14%	1.55%
Mountain:					
Arizona	1.42%	4.53%	2.27%	3.97%	2.38%
Colorado	1.49%	5.05%	5.42%	2.73%	1.63%
Idaho	1.32%	10.27%	5.97%	6.54%	2.79%
Montana	2.60%	8.54%	9.14%	5.77%	4.02%
Nevada	2.41%	3.82%	5.12%	4.97%	2.18%
New Mexico	2.63%	5.61%	5.43%	3.26%	3.66%
Utah	1.80%	7.06%	3.05%	2.25%	1.77%
Wyoming	2.81%	7.56%	6.06%	4.07%	2.69%
Pacific:					
Alaska	2.44%	4.42%	4.39%	2.53%	2.67%
California	0.89%	3.38%	3.14%	1.54%	1.77%
Hawaii	1.34%	3.57%	2.83%	3.60%	2.52%
Oregon	1.13%	3.37%	3.92%	2.05%	3.41%
Washington	1.93%	7.59%	4.30%	3.69%	2.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.1(2004) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	10,006	9,804	9,579	9,922	10,355
New England:					
Connecticut	11,035	10,252	10,335	12,208	10,741
Maine	10,823	8,774	10,729	11,078	11,444
Massachusetts	10,559	11,789	10,690	10,088	10,347
New Hampshire	11,156	9,824	10,731	10,717	12,018
Rhode Island	10,220	10,491	10,745	10,805	9,539
Vermont	10,690	10,206	10,735	11,288	10,261
Middle Atlantic:					
New Jersey	11,425	12,579	9,140	11,603	11,593
New York	10,397	9,190	9,858	10,085	11,238
Pennsylvania	9,987	10,071	9,339	9,538	10,557
East North Central:					
Illinois	10,357	10,114	10,086	10,669	10,304
Indiana	9,869	9,287	10,588	9,240	10,144
Michigan	9,763	10,090	9,475	10,519	9,093
Ohio	9,590	9,300	9,622	9,741	9,540
Wisconsin	10,146	8,828	10,833	9,779	10,397
West North Central:					
Iowa	9,422	7,969	9,528	9,364	9,646
Kansas	9,482	8,770	8,175	9,711	10,047
Minnesota	10,307	9,316	9,061	11,542	10,233
Missouri	9,212	8,751	9,421	9,170	9,188
Nebraska	9,606	9,143	9,183	10,049	9,557
North Dakota	7,800	9,488	6,450	8,647	7,802
South Dakota	10,023	10,540	9,364	9,366	10,581
South Atlantic:					
Delaware	10,589	10,479	10,672	9,905	11,184
District of Columbia	11,742	10,882	10,461	11,919	12,820
Florida	10,444	10,274	10,038	10,305	10,835
Georgia	9,317	9,009	8,142	9,443	9,875
Maryland	9,855	9,617	9,822	10,557	9,244
North Carolina	10,241	11,850	10,337	8,739	10,835
South Carolina	9,977	9,273	10,655	9,948	9,843
Virginia	10,230	10,085	9,700	10,241	10,563
West Virginia	9,592	8,918	9,676	10,364	9,156
East South Central:					
Alabama	9,322	10,966	8,600	9,265	8,931
Kentucky	9,887	9,105	9,961	9,401	10,433
Mississippi	9,188	8,522	9,239	9,565	9,105
Tennessee	10,541	9,337	10,723	10,767	10,632
West South Central:					
Arkansas	8,383	7,415	7,750	9,055	8,562
Louisiana	10,211	10,494	8,985	10,984	10,000
Oklahoma	9,439	7,993	9,174	9,222	10,017
Texas	10,110	9,216	9,181	9,935	10,742
Mountain:					
Arizona	8,979	9,847	8,703	9,548	8,501
Colorado	10,228	10,309	9,741	9,852	10,652
Idaho	8,908	5,718	8,888	9,669	8,795
Montana	9,034	8,212	9,828	9,391	8,707
Nevada	9,970	11,013	9,281	9,190	10,612
New Mexico	9,623	9,509	8,127	8,590	11,191
Utah	8,654	8,539	8,825	9,269	8,267
Wyoming	9,687	8,510	9,966	9,666	9,728
Pacific:					
Alaska	10,361	11,224	9,317	10,548	10,412
California	9,557	9,340	8,962	9,495	9,985
Hawaii	8,580	8,899	9,302	8,384	8,074
Oregon	9,906	8,076	10,672	9,244	10,381
Washington	10,217	7,823	10,302	9,816	10,817

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.1(2004) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	28.25	168.75	76.81	85.35	99.52
New England:					
Connecticut	183.46	825.54	514.55	470.34	499.82
Maine	286.63	969.16	503.36	445.95	520.62
Massachusetts	184.67	501.95	318.52	464.43	459.14
New Hampshire	284.10	1,054.89	730.80	446.75	192.35
Rhode Island	375.94	601.83	348.46	657.53	756.42
Vermont	254.61	1,283.70	251.57	411.40	699.57
Middle Atlantic:					
New Jersey	291.89	894.97	583.79	542.09	434.47
New York	189.19	428.55	326.74	380.08	241.10
Pennsylvania	290.39	425.03	259.11	457.54	415.60
East North Central:					
Illinois	242.61	919.98	425.72	324.37	470.99
Indiana	190.02	527.77	632.91	339.89	446.83
Michigan	198.85	488.35	309.79	226.00	436.58
Ohio	182.09	471.41	365.20	405.69	390.06
Wisconsin	286.13	1,432.39	762.57	424.50	880.14
West North Central:					
Iowa	222.46	1,394.10	358.72	325.30	383.64
Kansas	215.57	590.72	842.54	350.72	420.28
Minnesota	522.67	372.16	641.27	720.46	540.24
Missouri	195.88	1,079.24	441.15	270.67	333.23
Nebraska	170.06	656.60	600.70	412.06	545.65
North Dakota	327.32	898.55	928.20	462.51	1,193.14
South Dakota	321.65	857.69	355.28	748.82	1,402.90
South Atlantic:					
Delaware	313.07	770.45	813.73	629.05	436.97
District of Columbia	355.35	615.36	451.36	747.87	518.58
Florida	204.50	579.83	521.96	493.21	392.71
Georgia	193.83	1,505.03	884.84	371.43	277.38
Maryland	312.65	569.41	371.69	687.79	771.85
North Carolina	453.85	1,404.98	426.27	508.69	407.21
South Carolina	167.87	610.47	689.55	614.34	403.08
Virginia	287.26	701.28	678.88	724.63	419.06
West Virginia	394.14	981.24	538.41	468.21	553.45
East South Central:					
Alabama	342.69	1,918.18	329.25	347.68	336.53
Kentucky	270.10	1,067.86	343.64	415.97	640.97
Mississippi	409.24	1,140.59	782.64	475.98	599.24
Tennessee	364.75	668.16	531.69	709.63	391.28
West South Central:					
Arkansas	342.84	1,047.88	459.71	512.62	447.34
Louisiana	389.73	2,007.77	714.60	726.94	582.63
Oklahoma	261.28	576.82	591.56	390.93	524.58
Texas	236.25	450.88	681.87	313.08	216.80
Mountain:					
Arizona	258.88	711.05	524.67	339.35	775.93
Colorado	308.19	1,505.42	611.58	562.92	403.40
Idaho	317.90	1,484.63	811.68	436.53	419.24
Montana	304.98	1,636.92	1,886.25	730.94	436.77
Nevada	369.20	949.89	247.01	545.61	568.18
New Mexico	514.08	1,225.28	413.03	423.20	761.65
Utah	224.23	1,009.55	288.66	335.34	463.28
Wyoming	341.92	1,009.16	524.21	733.50	595.98
Pacific:					
Alaska	492.90	1,182.40	867.77	1,144.43	655.28
California	158.58	593.65	344.67	263.25	209.67
Hawaii	233.54	969.11	302.48	368.64	433.22
Oregon	384.09	885.98	520.39	632.39	517.68
Washington	365.74	1,296.88	851.72	484.81	347.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.2(2004) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,438	2,372	2,787	2,469	2,258
New England:					
Connecticut	2,274	2,853	2,550	1,851	2,272
Maine	2,784	1,924 *	3,157	2,911	2,823
Massachusetts	2,784	3,343	2,887	2,916	2,357
New Hampshire	3,102	3,140	3,565	3,661	2,533
Rhode Island	2,309	3,591	2,519	1,965	2,150
Vermont	2,657	3,422	2,990	2,804	2,092
Middle Atlantic:					
New Jersey	1,886	375 *	2,272	2,388	2,350
New York	2,090	2,305	2,986	2,010	1,584
Pennsylvania	2,033	2,766	2,127	1,837	1,944
East North Central:					
Illinois	2,351	2,341	2,061	2,583	2,319
Indiana	2,107	2,162	2,719	2,426	1,504
Michigan	1,770	1,914	2,028	2,036	1,259
Ohio	2,206	1,793	2,895	2,426	1,719
Wisconsin	2,193	2,802	2,746	1,879	2,139
West North Central:					
Iowa	2,353	2,264	2,626	2,502	2,184
Kansas	2,374	2,325	2,680	2,234	2,315
Minnesota	2,270	2,948	1,842	2,220	2,438
Missouri	2,424	2,253	2,722	2,206	2,468
Nebraska	2,887	2,560	3,060	3,218	2,624
North Dakota	2,191	2,348 *	2,460	2,381	1,768
South Dakota	2,373	3,240	3,070	3,497	1,279 *
South Atlantic:					
Delaware	2,358	2,125 *	2,812	2,419	2,211
District of Columbia	2,653	3,106	2,597	2,319	2,819
Florida	2,972	2,968	2,994	2,844	3,086
Georgia	2,599	2,281	2,969	2,690	2,403
Maryland	2,988	2,688	3,199	2,999	2,985
North Carolina	2,980	2,727	2,700	2,792	3,326
South Carolina	2,752	2,543	2,827	2,595	2,865
Virginia	2,705	2,977	2,889	2,485	2,620
West Virginia	2,088	2,045 *	3,109	3,104	1,202
East South Central:					
Alabama	2,713	1,994 *	2,974	2,664	2,946
Kentucky	2,120	2,714	2,628	1,713	2,052
Mississippi	3,027	2,440 *	2,524	4,778	2,190
Tennessee	3,063	2,632	3,899	2,920	2,851
West South Central:					
Arkansas	2,414	2,639	2,374	2,468	2,355
Louisiana	2,767	3,024 *	2,692	2,820	2,721
Oklahoma	2,595	2,168	4,047	2,628	2,281
Texas	2,788	2,997	2,545	2,843	2,792
Mountain:					
Arizona	2,253	2,653	2,271	2,306	2,097
Colorado	2,768	3,301	3,132	2,669	2,605
Idaho	2,327	2,649	3,112	2,028	2,149
Montana	2,223	1,963	3,319	1,884	2,247
Nevada	2,677	3,631	2,217	1,945	3,181
New Mexico	1,930	2,523	1,802 *	2,184	1,690
Utah	2,417	1,953	2,522	3,015	2,144
Wyoming	2,340	2,537	2,839	3,561	1,513
Pacific:					
Alaska	2,286	2,424 *	3,520	2,772	1,658
California	2,430	2,613	2,769	2,557	2,074
Hawaii	2,368	2,487	3,657	1,743	1,933
Oregon	2,370	1,923	3,551	2,101	2,032
Washington	2,892	2,443 *	3,366	2,522	3,018

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	39.27	133.01	91.16	44.71	56.23
New England:					
Connecticut	140.37	576.06	314.23	204.78	216.47
Maine	274.15	1,029.90 *	357.73	234.05	346.64
Massachusetts	121.36	405.23	396.04	213.03	341.16
New Hampshire	235.25	892.90	252.91	448.23	270.80
Rhode Island	243.32	529.95	456.88	448.54	484.78
Vermont	182.18	743.58	555.82	468.38	380.00
Middle Atlantic:					
New Jersey	253.87	766.99 *	428.70	346.57	432.21
New York	204.10	343.41	321.27	278.99	251.32
Pennsylvania	133.55	392.16	315.37	210.34	237.79
East North Central:					
Illinois	148.77	486.63	206.01	220.75	284.18
Indiana	207.30	160.82	367.67	371.59	203.82
Michigan	137.08	307.91	413.69	270.12	270.10
Ohio	119.82	239.01	459.50	229.76	76.54
Wisconsin	135.02	609.51	470.37	178.40	334.07
West North Central:					
Iowa	196.62	404.32	329.25	396.86	381.66
Kansas	162.53	470.68	595.69	601.44	250.73
Minnesota	201.52	515.78	446.21	397.24	261.74
Missouri	137.19	315.71	172.13	259.99	262.16
Nebraska	262.23	441.10	439.07	475.12	343.77
North Dakota	236.21	716.00 *	701.99	326.96	396.36
South Dakota	379.91	701.71	198.03	772.71	560.06 *
South Atlantic:					
Delaware	182.25	777.56 *	488.94	420.61	232.84
District of Columbia	212.33	402.74	332.22	157.65	741.60
Florida	218.47	653.55	252.72	257.62	347.67
Georgia	131.49	389.90	477.83	202.63	329.79
Maryland	289.83	495.88	451.96	436.17	569.41
North Carolina	326.86	796.09	425.17	405.67	462.21
South Carolina	153.92	299.85	303.92	653.31	189.07
Virginia	138.63	500.71	291.11	212.33	205.89
West Virginia	227.12	704.08 *	316.52	575.00	126.13
East South Central:					
Alabama	179.82	663.80 *	322.15	231.61	305.56
Kentucky	146.22	563.88	185.19	232.56	327.98
Mississippi	300.15	748.83 *	446.92	1,040.20	243.11
Tennessee	194.79	416.61	506.48	426.43	266.05
West South Central:					
Arkansas	109.16	345.69	137.92	188.54	312.40
Louisiana	172.58	945.14 *	375.54	450.05	289.97
Oklahoma	198.26	578.69	703.26	281.57	242.34
Texas	143.23	607.12	158.63	230.88	174.27
Mountain:					
Arizona	212.85	591.61	457.19	232.88	296.22
Colorado	122.45	830.77	352.42	295.78	207.74
Idaho	252.95	461.68	321.60	474.16	304.27
Montana	285.24	534.28	752.09	453.48	324.89
Nevada	253.07	626.20	643.39	356.28	456.43
New Mexico	281.00	416.61	675.08 *	219.06	393.35
Utah	90.72	411.98	169.29	348.67	89.78
Wyoming	193.42	660.16	362.89	255.05	262.51
Pacific:					
Alaska	282.22	1,148.45 *	581.83	307.96	243.73
California	121.78	641.47	270.52	239.25	201.07
Hawaii	185.95	465.58	292.36	209.56	156.79
Oregon	196.66	395.04	651.65	148.74	400.56
Washington	365.53	884.21 *	516.16	723.46	508.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.3(2004) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	24.4%	24.2%	29.1%	24.9%	21.8%
New England:					
Connecticut	20.6%	27.8%	24.7%	15.2%	21.2%
Maine	25.7%	21.9% *	29.4%	26.3%	24.7%
Massachusetts	26.4%	28.4%	27.0%	28.9%	22.8%
New Hampshire	27.8%	32.0%	33.2%	34.2%	21.1%
Rhode Island	22.6%	34.2%	23.4%	18.2%	22.5%
Vermont	24.9%	33.5%	27.9%	24.8%	20.4%
Middle Atlantic:					
New Jersey	16.5%	3.0% *	24.9%	20.6%	20.3%
New York	20.1%	25.1%	30.3%	19.9%	14.1%
Pennsylvania	20.4%	27.5%	22.8%	19.3%	18.4%
East North Central:					
Illinois	22.7%	23.1%	20.4%	24.2%	22.5%
Indiana	21.3%	23.3%	25.7%	26.3%	14.8%
Michigan	18.1%	19.0%	21.4%	19.4%	13.8%
Ohio	23.0%	19.3%	30.1%	24.9%	18.0%
Wisconsin	21.6%	31.7%	25.3%	19.2%	20.6%
West North Central:					
Iowa	25.0%	28.4%	27.6%	26.7%	22.6%
Kansas	25.0%	26.5%	32.8%	23.0%	23.0%
Minnesota	22.0%	31.6%	20.3%	19.2%	23.8%
Missouri	26.3%	25.7%	28.9%	24.1%	26.9%
Nebraska	30.1%	28.0%	33.3%	32.0%	27.5%
North Dakota	28.1%	24.7%	38.1%	27.5%	22.7% *
South Dakota	23.7%	30.7%	32.8%	37.3%	12.1% *
South Atlantic:					
Delaware	22.3%	20.3% *	26.4%	24.4%	19.8%
District of Columbia	22.6%	28.5%	24.8%	19.5%	22.0%
Florida	28.5%	28.9%	29.8%	27.6%	28.5%
Georgia	27.9%	25.3%	36.5%	28.5%	24.3%
Maryland	30.3%	28.0%	32.6%	28.4%	32.3%
North Carolina	29.1%	23.0% *	26.1%	31.9%	30.7%
South Carolina	27.6%	27.4%	26.5%	26.1%	29.1%
Virginia	26.4%	29.5%	29.8%	24.3%	24.8%
West Virginia	21.8%	22.9%	32.1%	29.9%	13.1%
East South Central:					
Alabama	29.1%	18.2% *	34.6%	28.8%	33.0%
Kentucky	21.4%	29.8%	26.4%	18.2%	19.7%
Mississippi	32.9%	28.6%	27.3%	50.0%	24.0%
Tennessee	29.1%	28.2%	36.4%	27.1%	26.8%
West South Central:					
Arkansas	28.8%	35.6%	30.6%	27.3%	27.5%
Louisiana	27.1%	28.8% *	30.0% *	25.7%	27.2%
Oklahoma	27.5%	27.1%	44.1%	28.5%	22.8%
Texas	27.6%	32.5%	27.7%	28.6%	26.0%
Mountain:					
Arizona	25.1%	26.9%	26.1%	24.1%	24.7%
Colorado	27.1%	32.0%	32.2%	27.1%	24.5%
Idaho	26.1%	46.3%	35.0%	21.0% *	24.4%
Montana	24.6%	23.9% *	33.8%	20.1%	25.8%
Nevada	26.9%	33.0%	23.9% *	21.2%	30.0%
New Mexico	20.1%	26.5%	22.2% *	25.4%	15.1% *
Utah	27.9%	22.9%	28.6%	32.5%	25.9%
Wyoming	24.2%	29.8%	28.5%	36.8%	15.6%
Pacific:					
Alaska	22.1%	21.6% *	37.8%	26.3%	15.9%
California	25.4%	28.0%	30.9%	26.9%	20.8%
Hawaii	27.6%	27.9%	39.3%	20.8%	23.9%
Oregon	23.9%	23.8%	33.3%	22.7%	19.6%
Washington	28.3%	31.2%	32.7%	25.7%	27.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.3(2004) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.41%	1.66%	0.96%	0.47%	0.61%
New England:					
Connecticut	1.26%	4.15%	2.57%	1.94%	2.98%
Maine	2.53%	9.46% *	3.48%	2.56%	3.62%
Massachusetts	1.10%	2.84%	3.28%	2.18%	3.50%
New Hampshire	2.57%	7.42%	2.74%	4.47%	2.65%
Rhode Island	2.24%	4.51%	3.87%	4.34%	4.21%
Vermont	1.63%	7.14%	5.26%	5.00%	4.07%
Middle Atlantic:					
New Jersey	2.50%	7.86% *	4.44%	3.64%	3.47%
New York	1.84%	3.61%	3.24%	2.62%	2.44%
Pennsylvania	1.38%	3.23%	3.62%	1.80%	2.10%
East North Central:					
Illinois	1.54%	4.46%	1.55%	2.09%	3.20%
Indiana	2.02%	1.86%	3.02%	3.72%	2.14%
Michigan	1.42%	2.63%	4.24%	2.64%	2.47%
Ohio	1.42%	3.58%	4.20%	1.91%	1.02%
Wisconsin	1.11%	8.29%	4.74%	1.89%	3.19%
West North Central:					
Iowa	2.23%	3.24%	3.55%	4.29%	4.33%
Kansas	1.72%	5.11%	5.13%	5.86%	2.03%
Minnesota	1.79%	5.51%	4.43%	3.98%	2.44%
Missouri	1.91%	4.07%	2.52%	2.90%	3.64%
Nebraska	2.28%	4.37%	4.67%	4.04%	2.55%
North Dakota	2.65%	6.61%	6.69%	3.34%	7.66% *
South Dakota	4.20%	7.86%	2.10%	4.99%	6.58% *
South Atlantic:					
Delaware	1.47%	6.71% *	4.21%	3.18%	2.49%
District of Columbia	2.15%	4.46%	2.97%	2.82%	5.11%
Florida	2.09%	5.05%	2.52%	2.70%	4.15%
Georgia	1.33%	4.25%	3.33%	2.71%	2.77%
Maryland	3.08%	5.67%	4.11%	4.53%	4.70%
North Carolina	3.89%	7.97% *	4.39%	4.43%	5.00%
South Carolina	1.84%	4.36%	2.53%	4.60%	2.72%
Virginia	1.77%	5.38%	3.09%	2.67%	2.67%
West Virginia	1.53%	4.88%	2.97%	4.50%	1.19%
East South Central:					
Alabama	2.32%	8.24% *	3.60%	2.69%	3.23%
Kentucky	1.95%	6.10%	1.75%	3.29%	3.00%
Mississippi	2.53%	7.49%	4.75%	9.03%	1.95%
Tennessee	1.23%	4.78%	4.67%	3.74%	2.96%
West South Central:					
Arkansas	1.45%	5.57%	1.71%	1.52%	3.16%
Louisiana	3.34%	9.85% *	9.08% *	6.69%	5.44%
Oklahoma	2.24%	6.57%	5.29%	3.43%	2.54%
Texas	1.28%	5.27%	1.77%	2.67%	1.66%
Mountain:					
Arizona	1.95%	4.98%	4.30%	2.28%	2.88%
Colorado	1.09%	5.70%	3.01%	2.74%	1.62%
Idaho	3.14%	10.66%	5.11%	6.32% *	3.43%
Montana	2.70%	7.97% *	6.84%	5.20%	3.18%
Nevada	2.49%	6.55%	7.34% *	4.27%	4.56%
New Mexico	3.46%	4.77%	8.26% *	3.18%	4.83% *
Utah	1.00%	4.69%	1.63%	3.75%	1.54%
Wyoming	1.53%	7.21%	4.66%	2.83%	2.12%
Pacific:					
Alaska	2.74%	7.39% *	5.47%	4.72%	1.95%
California	1.20%	4.24%	2.74%	2.32%	1.76%
Hawaii	2.11%	5.39%	3.54%	2.24%	1.56%
Oregon	1.34%	4.92%	6.00%	0.76%	3.01%
Washington	2.95%	9.15%	4.23%	5.52%	4.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	35.2%	31.8%	30.4%	36.5%	38.4%
New England:					
Connecticut	37.3%	34.0%	37.7%	36.9%	38.4%
Maine	33.0%	33.8%	28.8%	35.6%	32.5%
Massachusetts	41.0%	42.3%	36.7%	38.5%	46.1%
New Hampshire	29.6%	25.4%	26.4%	30.3%	32.3%
Rhode Island	40.5%	25.8%	38.0%	44.1%	45.0%
Vermont	28.2%	31.4%	26.3%	31.1%	25.8%
Middle Atlantic:					
New Jersey	39.3%	51.5%	30.3%	36.5%	41.0%
New York	38.1%	30.0%	35.9%	39.2%	41.2%
Pennsylvania	36.7%	28.9%	28.6%	39.0%	43.1%
East North Central:					
Illinois	37.7%	34.0%	30.9%	40.2%	41.8%
Indiana	35.5%	27.1%	32.0%	36.0%	40.8%
Michigan	36.1%	31.8%	38.5%	38.8%	34.0%
Ohio	42.5%	37.8%	41.4%	41.4%	46.5%
Wisconsin	41.3%	20.0%	36.6%	44.7%	49.4%
West North Central:					
Iowa	43.4%	37.0%	31.8%	41.1%	53.4%
Kansas	42.1%	28.6%	37.7%	39.9%	49.2%
Minnesota	41.1%	34.6%	47.5%	43.5%	37.2%
Missouri	31.7%	20.0%	30.8%	33.2%	34.0%
Nebraska	38.8%	45.1%	29.3%	44.0%	38.1%
North Dakota	39.2%	25.9%	41.8%	39.0%	40.6%
South Dakota	43.2%	30.7%	32.3%	40.9%	56.2%
South Atlantic:					
Delaware	31.9%	28.6%	25.9%	31.6%	37.0%
District of Columbia	33.1%	35.2%	31.5%	33.3%	33.1%
Florida	28.9%	25.2%	25.0%	32.5%	29.8%
Georgia	34.7%	29.6%	29.3%	35.9%	38.7%
Maryland	31.5%	35.6%	27.2%	33.9%	30.8%
North Carolina	29.6%	30.0%	23.1%	30.0%	32.9%
South Carolina	33.6%	26.0%	24.2%	32.4%	43.5%
Virginia	34.1%	45.1%	25.7%	34.0%	33.7%
West Virginia	34.7%	21.7%	23.3%	33.4%	44.1%
East South Central:					
Alabama	41.1%	37.2%	33.0%	37.2%	50.1%
Kentucky	37.5%	24.9%	34.1%	39.5%	42.8%
Mississippi	34.9%	34.3%	29.2%	32.9%	40.2%
Tennessee	38.1%	30.3%	35.0%	37.4%	43.6%
West South Central:					
Arkansas	38.4%	29.0%	42.7%	34.2%	42.1%
Louisiana	33.2%	19.5%	28.1%	31.6%	39.9%
Oklahoma	34.7%	32.5%	26.5%	29.0%	43.7%
Texas	31.9%	22.6%	25.6%	33.1%	37.0%
Mountain:					
Arizona	33.5%	29.7%	32.7%	32.5%	36.0%
Colorado	30.7%	24.4%	24.5%	29.8%	36.5%
Idaho	34.6%	29.4%	29.3%	41.0%	33.9%
Montana	29.4%	21.3%	23.7%	29.7%	32.7%
Nevada	26.9%	14.4%	25.9%	27.7%	32.7%
New Mexico	33.5%	30.4%	38.7%	26.0%	36.5%
Utah	42.7%	33.0%	34.5%	44.9%	48.0%
Wyoming	40.4%	30.2%	26.0%	36.9%	53.7%
Pacific:					
Alaska	30.5%	32.8%	19.8%	23.7%	42.3%
California	32.7%	32.5%	25.4%	37.7%	32.9%
Hawaii	28.7%	24.8%	26.3%	30.6%	31.9%
Oregon	31.8%	23.5%	25.9%	32.7%	38.6%
Washington	27.3%	27.1%	22.3%	22.7%	34.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.D.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.24%	0.94%	0.49%	0.48%	0.69%
New England:					
Connecticut	1.77%	7.70%	3.62%	1.93%	4.24%
Maine	2.70%	6.05%	3.57%	3.14%	3.85%
Massachusetts	1.96%	4.67%	3.83%	3.41%	2.15%
New Hampshire	1.44%	4.32%	2.79%	2.67%	2.76%
Rhode Island	2.85%	3.57%	3.33%	3.08%	4.57%
Vermont	2.75%	7.13%	4.20%	2.81%	5.78%
Middle Atlantic:					
New Jersey	1.99%	9.55%	3.95%	2.50%	2.53%
New York	1.55%	4.00%	2.35%	3.51%	2.94%
Pennsylvania	2.10%	2.33%	2.29%	4.83%	2.59%
East North Central:					
Illinois	0.96%	4.04%	1.65%	2.63%	2.65%
Indiana	1.26%	3.79%	2.95%	1.69%	8.11%
Michigan	1.43%	4.02%	4.06%	2.97%	3.14%
Ohio	0.99%	3.48%	2.45%	3.31%	2.52%
Wisconsin	1.61%	5.18%	3.42%	1.28%	4.36%
West North Central:					
Iowa	2.39%	5.86%	3.71%	2.87%	5.45%
Kansas	2.63%	3.47%	5.03%	4.19%	3.53%
Minnesota	2.82%	3.12%	6.28%	3.87%	3.82%
Missouri	1.42%	3.11%	2.52%	3.20%	3.33%
Nebraska	2.63%	6.65%	2.94%	3.75%	3.94%
North Dakota	2.63%	2.54%	4.07%	2.97%	4.20%
South Dakota	4.50%	6.46%	4.35%	5.52%	6.87%
South Atlantic:					
Delaware	1.75%	6.35%	3.63%	2.96%	4.03%
District of Columbia	1.60%	5.60%	2.83%	2.33%	2.81%
Florida	1.03%	4.11%	2.84%	3.28%	1.35%
Georgia	1.59%	5.99%	3.63%	4.78%	3.31%
Maryland	0.99%	6.17%	3.54%	3.58%	2.07%
North Carolina	1.40%	4.46%	3.68%	1.86%	2.39%
South Carolina	2.24%	3.27%	2.57%	2.25%	3.89%
Virginia	2.17%	7.38%	2.72%	3.87%	2.93%
West Virginia	1.28%	4.56%	2.77%	2.36%	3.49%
East South Central:					
Alabama	2.31%	7.67%	2.75%	3.66%	3.94%
Kentucky	1.54%	3.89%	2.45%	3.07%	2.43%
Mississippi	1.43%	6.80%	3.67%	3.86%	2.10%
Tennessee	1.56%	5.97%	3.86%	3.26%	2.34%
West South Central:					
Arkansas	1.51%	4.51%	3.42%	2.03%	2.78%
Louisiana	2.57%	5.70%	3.66%	3.69%	4.14%
Oklahoma	1.27%	4.59%	2.56%	2.56%	3.56%
Texas	1.56%	2.88%	2.10%	2.63%	1.24%
Mountain:					
Arizona	1.91%	4.87%	2.47%	5.09%	2.39%
Colorado	2.18%	3.48%	5.21%	3.18%	3.57%
Idaho	2.70%	7.20%	4.44%	6.37%	4.86%
Montana	2.49%	4.98%	4.86%	5.32%	2.45%
Nevada	1.56%	3.30%	4.16%	3.63%	1.94%
New Mexico	2.73%	7.05%	4.95%	3.25%	3.24%
Utah	1.87%	6.72%	4.66%	2.25%	2.83%
Wyoming	3.34%	7.43%	4.93%	5.15%	3.72%
Pacific:					
Alaska	2.19%	4.74%	3.22%	3.00%	2.98%
California	0.81%	3.53%	2.37%	1.62%	1.42%
Hawaii	1.09%	3.83%	2.00%	4.00%	1.77%
Oregon	0.99%	2.16%	4.04%	2.58%	3.77%
Washington	1.68%	7.06%	3.71%	2.03%	2.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,056	6,613	6,738	7,102	7,311
New England:					
Connecticut	8,078	7,213	7,422	8,481	8,376
Maine	7,379	5,255	8,539	7,635	7,316
Massachusetts	7,259	6,739	7,448	7,523	7,029
New Hampshire	8,495	8,010	7,629	8,098	9,036
Rhode Island	8,356	7,313	9,698	9,041	7,951
Vermont	7,588	7,387	7,918	8,117	7,282
Middle Atlantic:					
New Jersey	7,599	8,465	7,877	7,507	7,414
New York	7,424	6,364	7,349	6,778	8,129
Pennsylvania	7,380	7,359	7,306	7,384	7,425
East North Central:					
Illinois	7,318	6,389	7,128	7,360	7,661
Indiana	6,820	6,074	7,436	6,525	7,023
Michigan	7,231	7,654	6,948	7,965	6,819
Ohio	6,844	6,775	7,134	6,690	6,849
Wisconsin	7,491	6,457	8,032	7,785	7,349
West North Central:					
Iowa	6,586	6,629	7,048	6,541	6,319
Kansas	6,784	5,545	6,656	6,772	7,155
Minnesota	7,321	6,903	6,975	7,055	7,676
Missouri	6,883	6,850	6,849	6,423	7,354
Nebraska	7,091	5,928	7,425	8,324	6,386
North Dakota	6,063	6,325	5,369	5,791	6,777
South Dakota	6,978	6,980	6,472	7,413	6,854
South Atlantic:					
Delaware	7,039	7,421	7,713	6,013	7,544
District of Columbia	7,924	7,132	7,044	7,595	8,643
Florida	7,354	7,040	7,127	7,065	7,812
Georgia	6,450	6,330	6,109	6,069	6,939
Maryland	6,835	6,518	7,354	7,030	6,509
North Carolina	6,821	6,598	6,736	6,683	6,990
South Carolina	7,006	7,008	6,738	6,877	7,426
Virginia	6,860	6,242	6,193	7,574	7,025
West Virginia	6,793	5,772	6,563	6,916	7,097
East South Central:					
Alabama	7,206	8,291	6,918	6,675	6,583
Kentucky	7,036	7,348	6,883	6,750	7,277
Mississippi	6,854	6,499	7,111	6,624	6,995
Tennessee	6,783	6,036	6,070	6,667	7,371
West South Central:					
Arkansas	6,130	4,326	6,359	6,609	6,233
Louisiana	7,229	7,070 *	6,965	7,124	7,452
Oklahoma	6,835	6,252	6,191	7,015	7,118
Texas	6,973	6,209	5,900	7,449	7,337
Mountain:					
Arizona	6,431	6,836	6,495	6,634	6,115
Colorado	6,917	6,596	6,651	6,818	7,180
Idaho	6,748	6,386	6,142	6,171	7,378
Montana	6,613	6,119	6,819	6,216	6,899
Nevada	7,239	6,654	6,560	6,946	7,883
New Mexico	7,111	6,229	5,631	6,777	8,395
Utah	6,059	5,768	6,045	6,689	5,775
Wyoming	6,766	5,221	6,630	7,187	6,710
Pacific:					
Alaska	7,623	8,193	6,540	7,394	8,517
California	6,733	6,089	6,037	7,000	7,033
Hawaii	6,292	6,565	6,579	5,984	6,244
Oregon	6,933	5,860	8,060	6,529	6,842
Washington	7,176	6,390	7,323	6,687	7,728

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.1(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	38.63	91.12	75.47	85.32	61.97
New England:					
Connecticut	281.25	593.99	722.87	425.15	426.59
Maine	298.76	902.00	318.96	431.28	468.51
Massachusetts	347.17	1,200.30	896.47	916.64	425.29
New Hampshire	264.37	1,539.25	385.37	313.11	433.62
Rhode Island	328.45	1,301.39	1,294.24	1,223.59	318.56
Vermont	196.24	1,195.67	251.68	340.13	636.61
Middle Atlantic:					
New Jersey	145.34	1,865.18	352.00	285.10	205.80
New York	164.01	391.77	549.27	392.89	211.47
Pennsylvania	137.79	449.76	310.41	256.70	300.65
East North Central:					
Illinois	238.52	942.77	377.43	426.94	266.40
Indiana	188.12	944.75	458.26	327.12	825.02
Michigan	221.44	272.64	323.89	394.65	403.74
Ohio	118.49	416.43	548.95	317.72	167.15
Wisconsin	208.82	1,254.03	987.27	383.59	395.23
West North Central:					
Iowa	225.06	1,481.46	985.09	471.93	702.49
Kansas	329.47	1,029.65	877.57	1,336.72	185.05
Minnesota	247.05	712.45	704.75	278.16	334.33
Missouri	251.26	800.43	237.77	504.47	329.51
Nebraska	314.27	1,048.66	446.83	378.21	501.85
North Dakota	289.15	1,288.48	608.75	236.25	948.50
South Dakota	468.94	1,414.39	565.07	1,265.81	1,088.75
South Atlantic:					
Delaware	226.43	983.47	841.20	615.76	303.19
District of Columbia	261.40	341.28	310.26	464.46	301.62
Florida	151.50	579.94	277.05	237.12	251.64
Georgia	222.13	1,181.96	459.98	396.47	303.78
Maryland	309.67	663.04	245.52	575.18	545.87
North Carolina	257.24	800.71	746.02	156.66	396.74
South Carolina	233.19	929.23	490.47	352.95	384.98
Virginia	145.30	465.18	453.40	611.87	295.03
West Virginia	347.77	639.98	821.09	371.30	407.84
East South Central:					
Alabama	317.75	2,319.56	573.78	862.65	461.07
Kentucky	257.39	1,207.64	233.55	368.38	503.23
Mississippi	193.36	1,090.51	1,093.69	273.26	237.77
Tennessee	220.37	746.74	519.36	293.30	326.90
West South Central:					
Arkansas	171.87	1,030.44	732.40	517.46	218.95
Louisiana	248.27	2,184.68 *	1,129.99	494.79	448.26
Oklahoma	194.48	910.03	793.82	337.44	340.67
Texas	155.87	352.70	365.81	233.97	211.64
Mountain:					
Arizona	236.44	1,379.59	375.24	405.29	556.76
Colorado	322.80	1,114.28	445.35	622.21	299.01
Idaho	252.98	1,168.54	780.58	410.49	528.69
Montana	224.47	1,054.69	1,259.49	528.58	208.88
Nevada	360.70	617.85	420.05	893.78	485.82
New Mexico	551.37	1,192.84	340.26	829.56	885.91
Utah	234.09	434.29	674.47	348.46	328.20
Wyoming	567.95	1,480.08	1,497.42	460.67	807.28
Pacific:					
Alaska	310.63	1,110.03	632.51	1,084.92	454.98
California	154.40	180.64	168.35	306.46	160.66
Hawaii	177.44	358.92	715.34	437.35	385.21
Oregon	244.84	415.13	652.53	354.42	436.22
Washington	137.65	1,262.79	351.24	142.16	398.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,667	1,646	1,952	1,695	1,509
New England:					
Connecticut	1,692	1,861	1,783	1,543	1,712
Maine	2,035	2,045	2,946	1,931	1,777
Massachusetts	1,683	1,813 *	1,976	1,655	1,548
New Hampshire	2,010	2,266	2,581	2,293	1,656
Rhode Island	1,782	2,341	3,136	1,028 *	1,584
Vermont	1,514	2,152	2,299	1,966	1,029 *
Middle Atlantic:					
New Jersey	1,515	1,517	1,970	1,501	1,354
New York	1,499	1,994	2,030	1,395	1,272
Pennsylvania	1,583	1,623	1,843	1,642	1,393
East North Central:					
Illinois	1,674	1,564	1,579	1,650	1,798
Indiana	1,502	1,336	1,863	1,662	1,260
Michigan	1,254	1,902	1,581	1,629	675 *
Ohio	1,408	616 *	1,935	1,498	1,407
Wisconsin	1,712	1,851	2,254	1,793	1,345
West North Central:					
Iowa	1,616	1,179	2,160	1,374	1,574
Kansas	1,635	1,565 *	2,022	1,386	1,672
Minnesota	1,645	1,914	1,971	1,531	1,551
Missouri	1,634	2,242	1,711	1,558	1,560
Nebraska	1,773	1,331	2,318	1,603	1,771
North Dakota	1,597	2,277	2,165 *	1,308	1,377 *
South Dakota	2,058	2,898	1,884	2,438	1,163
South Atlantic:					
Delaware	1,499	1,962 *	2,555	1,341	1,188
District of Columbia	1,546	2,322	1,783	1,274	1,482
Florida	1,996	1,605	2,259	2,089	1,946
Georgia	1,708	1,542	2,047	2,070	1,261
Maryland	1,669	1,627	1,657	1,593	1,750 *
North Carolina	1,807	2,383	1,743 *	1,781	1,739
South Carolina	1,771	1,921	1,885	1,724	1,678
Virginia	1,764	1,761	2,219	1,759	1,536
West Virginia	1,532	1,400	1,538	2,028	1,116
East South Central:					
Alabama	1,319	780 *	2,178	1,861	1,160 *
Kentucky	1,568	2,344 *	1,851	1,228	1,423
Mississippi	1,793	1,787	1,506	2,227	1,529
Tennessee	1,851	2,048	2,266	1,864	1,625
West South Central:					
Arkansas	1,575	1,486 *	2,063	1,583	1,352
Louisiana	2,242	2,734	2,106	2,081	2,277
Oklahoma	1,816	1,402	2,603	1,833	1,699
Texas	1,891	1,653	1,722	2,121	1,875
Mountain:					
Arizona	1,770	2,568	1,731	1,769	1,652
Colorado	1,707	1,972	2,296	1,691	1,368
Idaho	1,465	1,422	1,930	1,245	1,349
Montana	1,748	1,522	2,357	1,349	1,863
Nevada	1,838	1,570	1,441	1,414	2,342
New Mexico	1,439	2,031	1,123 *	1,976	1,207
Utah	1,958	1,643	1,880	2,155	1,982
Wyoming	1,593	1,380	1,549	2,469	1,051
Pacific:					
Alaska	1,771	1,095 *	2,110	1,872	1,575
California	1,635	1,912	1,934	1,637	1,430
Hawaii	1,716	1,609	2,083	1,564	1,670
Oregon	1,514	1,459 *	2,272	1,278	1,263
Washington	1,572	1,732	2,027	1,339	1,567

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	39.89	62.93	51.65	28.60	63.92
New England:					
Connecticut	123.94	331.81	306.74	239.47	127.45
Maine	125.19	422.21	337.93	89.68	272.21
Massachusetts	127.31	792.75 *	321.97	255.09	110.82
New Hampshire	106.58	545.67	165.71	205.24	224.01
Rhode Island	153.05	431.20	485.10	348.86 *	196.75
Vermont	203.83	531.56	398.58	399.50	315.84 *
Middle Atlantic:					
New Jersey	83.44	443.87	252.39	163.54	188.14
New York	48.35	445.66	214.17	103.80	187.55
Pennsylvania	76.28	264.33	233.34	144.43	123.74
East North Central:					
Illinois	202.16	286.08	191.19	201.46	440.80
Indiana	110.68	292.44	198.28	181.46	202.25
Michigan	221.27	349.93	236.96	313.95	393.86 *
Ohio	141.98	470.25 *	330.11	95.49	202.29
Wisconsin	137.89	366.37	373.74	220.61	151.10
West North Central:					
Iowa	68.93	290.72	442.45	140.81	279.96
Kansas	152.20	520.44 *	588.83	240.71	256.43
Minnesota	126.17	320.99	410.02	204.45	127.20
Missouri	132.65	436.84	230.87	266.99	134.59
Nebraska	189.96	300.62	366.79	315.55	273.21
North Dakota	381.93	654.32	753.47 *	320.96	480.08 *
South Dakota	196.77	854.88	369.19	428.28	301.48
South Atlantic:					
Delaware	101.98	623.82 *	357.66	297.97	89.04
District of Columbia	116.58	399.59	223.57	174.07	304.54
Florida	206.71	324.92	331.98	294.91	289.54
Georgia	65.77	370.28	216.31	252.42	130.73
Maryland	223.51	273.03	149.56	207.27	693.05 *
North Carolina	110.35	602.02	543.23 *	248.54	171.74
South Carolina	111.18	399.93	202.25	310.70	198.99
Virginia	89.22	440.55	261.80	177.35	152.53
West Virginia	144.16	354.19	285.11	271.71	172.67
East South Central:					
Alabama	169.72	414.57 *	375.11	278.10	363.22 *
Kentucky	137.83	817.43 *	106.74	212.45	222.19
Mississippi	247.69	412.78	273.07	424.50	238.53
Tennessee	130.98	414.02	534.35	230.51	229.07
West South Central:					
Arkansas	95.23	481.38 *	363.23	206.63	202.00
Louisiana	168.77	815.61	444.07	334.38	223.86
Oklahoma	126.00	361.21	539.50	153.12	239.58
Texas	102.64	246.41	156.90	205.00	197.22
Mountain:					
Arizona	137.09	713.82	430.15	97.69	183.24
Colorado	102.06	427.22	295.33	130.70	174.75
Idaho	223.34	324.75	456.97	239.95	235.41
Montana	233.25	410.92	466.83	385.81	257.63
Nevada	185.79	205.85	204.30	269.16	233.02
New Mexico	142.97	454.66	399.21 *	318.14	252.27
Utah	154.44	265.26	268.34	302.46	262.05
Wyoming	180.96	387.15	391.38	309.43	240.43
Pacific:					
Alaska	149.76	434.01 *	329.05	351.29	178.38
California	64.05	269.10	180.75	173.34	102.65
Hawaii	78.64	303.94	288.37	291.42	157.99
Oregon	142.79	544.88 *	289.63	102.88	228.04
Washington	160.88	454.04	202.81	292.85	301.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23.6%	24.9%	29.0%	23.9%	20.6%
New England:					
Connecticut	20.9%	25.8%	24.0%	18.2%	20.4%
Maine	27.6%	38.9%	34.5%	25.3%	24.3%
Massachusetts	23.2%	26.9%	26.5%	22.0%	22.0%
New Hampshire	23.7%	28.3%	33.8%	28.3%	18.3%
Rhode Island	21.3%	32.0%	32.3%	11.4% *	19.9%
Vermont	20.0%	29.1%	29.0%	24.2%	14.1%
Middle Atlantic:					
New Jersey	19.9%	17.9% *	25.0%	20.0%	18.3%
New York	20.2%	31.3%	27.6%	20.6%	15.7%
Pennsylvania	21.5%	22.1%	25.2%	22.2%	18.8%
East North Central:					
Illinois	22.9%	24.5%	22.2%	22.4%	23.5%
Indiana	22.0%	22.0%	25.1%	25.5%	17.9%
Michigan	17.3%	24.8%	22.8%	20.5%	9.9% *
Ohio	20.6%	9.1% *	27.1%	22.4%	20.5%
Wisconsin	22.8%	28.7%	28.1%	23.0%	18.3%
West North Central:					
Iowa	24.5%	17.8%	30.7%	21.0%	24.9%
Kansas	24.1%	28.2%	30.4%	20.5%	23.4%
Minnesota	22.5%	27.7%	28.3%	21.7%	20.2%
Missouri	23.7%	32.7%	25.0%	24.3%	21.2%
Nebraska	25.0%	22.5% *	31.2%	19.3%	27.7%
North Dakota	26.3%	36.0%	40.3%	22.6%	20.3% *
South Dakota	29.5%	41.5%	29.1%	32.9%	17.0% *
South Atlantic:					
Delaware	21.3%	26.4%	33.1%	22.3%	15.8%
District of Columbia	19.5%	32.6%	25.3%	16.8%	17.1%
Florida	27.1%	22.8%	31.7%	29.6%	24.9%
Georgia	26.5%	24.4%	33.5%	34.1%	18.2%
Maryland	24.4%	25.0%	22.5%	22.7%	26.9%
North Carolina	26.5%	36.1%	25.9%	26.7%	24.9%
South Carolina	25.3%	27.4%	28.0%	25.1%	22.6%
Virginia	25.7%	28.2%	35.8%	23.2%	21.9%
West Virginia	22.6%	24.3%	23.4%	29.3%	15.7%
East South Central:					
Alabama	18.3%	9.4% *	31.5%	27.9%	17.6% *
Kentucky	22.3%	31.9%	26.9%	18.2%	19.5%
Mississippi	26.2%	27.5%	21.2%	33.6%	21.9%
Tennessee	27.3%	33.9%	37.3%	28.0%	22.1%
West South Central:					
Arkansas	25.7%	34.4%	32.4%	24.0%	21.7%
Louisiana	31.0%	38.7% *	30.2%	29.2%	30.6%
Oklahoma	26.6%	22.4%	42.1%	26.1%	23.9%
Texas	27.1%	26.6%	29.2%	28.5%	25.5%
Mountain:					
Arizona	27.5%	37.6%	26.7%	26.7%	27.0%
Colorado	24.7%	29.9%	34.5%	24.8%	19.1%
Idaho	21.7%	22.3% *	31.4%	20.2%	18.3%
Montana	26.4%	24.9%	34.6%	21.7%	27.0%
Nevada	25.4%	23.6%	22.0%	20.4%	29.7%
New Mexico	20.2%	32.6%	19.9% *	29.2%	14.4% *
Utah	32.3%	28.5%	31.1%	32.2%	34.3%
Wyoming	23.5%	26.4%	23.4%	34.4%	15.7%
Pacific:					
Alaska	23.2%	13.4%	32.3%	25.3%	18.5%
California	24.3%	31.4%	32.0%	23.4%	20.3%
Hawaii	27.3%	24.5%	31.7%	26.1%	26.8%
Oregon	21.8%	24.9%	28.2%	19.6%	18.5%
Washington	21.9%	27.1%	27.7%	20.0%	20.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.53%	1.07%	0.72%	0.37%	0.82%
New England:					
Connecticut	1.20%	5.09%	3.55%	2.47%	1.02%
Maine	2.14%	8.67%	3.60%	1.87%	3.31%
Massachusetts	0.79%	7.48%	4.60%	3.36%	1.44%
New Hampshire	1.57%	6.55%	2.78%	2.04%	3.11%
Rhode Island	2.51%	6.92%	5.83%	6.16% *	2.61%
Vermont	2.56%	7.42%	5.20%	5.88%	3.92%
Middle Atlantic:					
New Jersey	1.26%	5.57% *	3.27%	2.69%	2.55%
New York	0.85%	4.07%	3.11%	1.38%	1.75%
Pennsylvania	1.30%	4.06%	3.24%	1.68%	1.30%
East North Central:					
Illinois	2.78%	4.45%	2.40%	2.48%	4.85%
Indiana	1.60%	4.80%	2.43%	2.62%	3.36%
Michigan	2.44%	4.84%	3.10%	3.07%	4.23% *
Ohio	2.14%	8.49% *	3.81%	1.47%	2.52%
Wisconsin	1.68%	6.34%	4.55%	2.26%	2.10%
West North Central:					
Iowa	1.14%	4.84%	4.16%	2.51%	4.51%
Kansas	2.41%	6.58%	6.45%	3.38%	3.37%
Minnesota	1.23%	4.49%	5.34%	3.00%	1.39%
Missouri	2.49%	5.68%	4.28%	4.38%	2.79%
Nebraska	2.19%	9.49% *	5.16%	3.71%	3.12%
North Dakota	5.09%	9.06%	8.09%	5.42%	10.13% *
South Dakota	3.01%	10.40%	5.37%	5.82%	5.47% *
South Atlantic:					
Delaware	1.46%	7.18%	4.32%	3.47%	1.39%
District of Columbia	1.77%	4.39%	3.34%	3.02%	3.64%
Florida	2.58%	4.39%	4.12%	3.32%	4.45%
Georgia	0.94%	5.42%	3.23%	4.12%	1.94%
Maryland	2.89%	5.23%	2.00%	2.43%	6.86%
North Carolina	2.50%	6.53%	3.72%	3.76%	3.26%
South Carolina	1.42%	6.04%	3.41%	3.66%	2.19%
Virginia	1.28%	6.85%	4.38%	2.30%	2.28%
West Virginia	1.61%	5.70%	4.05%	3.17%	2.42%
East South Central:					
Alabama	3.05%	5.03% *	5.98%	4.10%	5.46% *
Kentucky	2.52%	8.99%	1.73%	3.55%	3.52%
Mississippi	3.01%	6.25%	4.18%	4.92%	3.61%
Tennessee	2.24%	6.01%	7.71%	4.83%	3.17%
West South Central:					
Arkansas	1.38%	6.22%	5.54%	4.82%	3.21%
Louisiana	2.40%	11.70% *	6.31%	7.72%	4.19%
Oklahoma	1.91%	6.13%	7.63%	2.41%	3.43%
Texas	1.35%	2.88%	3.79%	2.71%	2.54%
Mountain:					
Arizona	1.59%	8.58%	5.64%	2.08%	3.16%
Colorado	1.55%	5.62%	4.11%	2.46%	2.35%
Idaho	3.31%	10.66% *	5.86%	4.08%	3.88%
Montana	3.45%	6.78%	7.00%	5.90%	4.37%
Nevada	2.96%	2.55%	3.32%	4.77%	3.62%
New Mexico	2.88%	6.74%	6.52% *	4.10%	4.53% *
Utah	3.16%	4.61%	4.37%	4.60%	5.28%
Wyoming	1.97%	7.84%	5.26%	3.69%	3.26%
Pacific:					
Alaska	1.64%	3.93%	3.83%	3.72%	2.22%
California	0.95%	3.54%	3.76%	2.09%	1.53%
Hawaii	1.37%	4.49%	4.42%	3.64%	2.02%
Oregon	1.92%	5.98%	3.01%	2.06%	3.12%
Washington	2.40%	6.14%	2.56%	4.32%	3.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	17.4%	15.2%	15.6%	17.1%	19.8%
New England:					
Connecticut	20.5%	14.9%	20.2%	19.6%	23.6%
Maine	18.7%	15.2%	15.2%	18.1%	22.5%
Massachusetts	12.3%	8.5% *	8.4%	15.0%	14.0%
New Hampshire	22.5%	16.3%	16.4%	20.6%	29.1%
Rhode Island	13.4%	14.7%	8.0%	13.1%	16.4%
Vermont	25.2%	16.7% *	16.9%	21.3%	34.6%
Middle Atlantic:					
New Jersey	16.4%	7.0% *	12.4%	19.6%	21.5%
New York	14.7%	12.4%	9.7%	15.3%	18.2%
Pennsylvania	16.9%	13.1%	17.6%	14.6%	19.7%
East North Central:					
Illinois	16.9%	13.8%	18.4%	16.8%	16.9%
Indiana	21.3%	22.7%	17.8%	20.2%	24.0%
Michigan	21.3%	17.7%	20.9%	17.9%	26.1%
Ohio	17.5%	21.9%	16.0%	18.3%	16.0%
Wisconsin	16.5%	16.2%	13.7%	16.0%	18.7%
West North Central:					
Iowa	15.1%	8.7% *	15.6%	18.5%	13.6%
Kansas	17.2%	18.2%	12.1%	20.2%	18.2%
Minnesota	14.5%	12.2%	10.2%	12.3%	19.9%
Missouri	19.3%	12.3%	18.5%	20.1%	21.2%
Nebraska	16.1%	10.9% *	11.9%	16.1%	20.3%
North Dakota	18.2%	13.3%	17.2%	19.3%	19.1%
South Dakota	12.4%	7.2% *	17.6%	17.6%	6.2% *
South Atlantic:					
Delaware	18.8%	21.2%	9.8%	18.3%	23.1%
District of Columbia	16.2%	9.7%	13.2%	14.6%	22.7%
Florida	16.8%	14.5%	15.2%	17.3%	18.5%
Georgia	17.8%	7.4%	17.9%	17.7%	20.6%
Maryland	20.4%	15.3%	15.7%	21.6%	25.1%
North Carolina	17.3%	11.6%	16.5%	15.6%	21.3%
South Carolina	16.5%	14.4%	18.6%	18.5%	13.7%
Virginia	19.1%	18.5%	18.8%	16.2%	22.1%
West Virginia	18.7%	23.7%	14.4%	19.8%	18.3%
East South Central:					
Alabama	14.7%	25.8% *	8.5%	13.3%	12.8%
Kentucky	17.4%	16.6%	16.3%	17.4%	18.4%
Mississippi	14.3%	7.2% *	15.5%	16.9%	14.1%
Tennessee	16.1%	16.6%	11.1%	16.0%	19.2%
West South Central:					
Arkansas	15.4%	17.7%	12.4%	14.7%	17.4%
Louisiana	17.0%	20.7% *	13.7%	17.6%	16.9%
Oklahoma	18.8%	19.8%	14.5%	16.5%	22.2%
Texas	18.8%	20.5%	17.7%	16.6%	20.6%
Mountain:					
Arizona	18.4%	10.6% *	18.6%	21.3%	18.3%
Colorado	23.0%	17.2%	21.9%	23.3%	24.8%
Idaho	22.1%	13.3% *	22.9%	17.9%	26.5%
Montana	20.8%	13.9%	23.7%	20.5%	21.6%
Nevada	17.9%	12.0%	15.2%	18.3%	22.1%
New Mexico	19.1%	14.2%	20.6%	16.1%	22.2%
Utah	16.2%	17.1%	16.3%	16.0%	16.0%
Wyoming	17.5%	8.3% *	22.9%	15.1%	17.6%
Pacific:					
Alaska	15.1%	10.9% *	17.6%	14.3%	15.1%
California	17.6%	14.8%	14.9%	16.4%	21.4%
Hawaii	13.8%	10.9%	11.5%	14.9%	16.8%
Oregon	20.0%	15.1%	17.3%	22.2%	21.8%
Washington	17.8%	13.2%	15.5%	20.1%	17.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.19%	0.62%	0.44%	0.29%	0.28%
New England:					
Connecticut	1.16%	2.29%	2.44%	1.67%	2.09%
Maine	0.96%	3.25%	3.13%	2.02%	1.23%
Massachusetts	1.26%	2.94% *	2.21%	2.30%	1.89%
New Hampshire	1.78%	4.20%	2.43%	2.24%	3.95%
Rhode Island	1.40%	3.13%	1.40%	2.85%	2.42%
Vermont	3.50%	9.36% *	2.99%	1.79%	6.72%
Middle Atlantic:					
New Jersey	1.27%	2.69% *	1.40%	1.63%	2.07%
New York	0.85%	2.57%	1.91%	1.89%	1.05%
Pennsylvania	1.31%	1.08%	1.58%	2.07%	2.44%
East North Central:					
Illinois	0.78%	2.64%	1.89%	1.56%	1.32%
Indiana	0.80%	4.44%	1.82%	1.52%	3.54%
Michigan	1.79%	1.46%	2.20%	1.68%	3.65%
Ohio	1.84%	3.97%	1.76%	2.54%	1.65%
Wisconsin	1.36%	3.68%	2.62%	2.45%	1.94%
West North Central:					
Iowa	1.05%	3.65% *	2.65%	2.39%	2.96%
Kansas	1.86%	4.44%	3.07%	2.61%	2.67%
Minnesota	1.17%	2.33%	1.82%	1.87%	1.48%
Missouri	1.77%	2.53%	2.83%	2.90%	2.16%
Nebraska	1.32%	4.51% *	3.04%	1.81%	2.10%
North Dakota	2.09%	3.13%	1.84%	3.14%	3.52%
South Dakota	2.05%	3.58% *	2.30%	3.42%	3.09% *
South Atlantic:					
Delaware	1.33%	3.97%	2.51%	2.36%	2.41%
District of Columbia	1.96%	1.93%	1.33%	2.63%	2.34%
Florida	0.78%	1.94%	0.99%	1.67%	2.05%
Georgia	1.42%	1.76%	2.77%	2.37%	2.27%
Maryland	1.14%	1.62%	1.98%	2.04%	2.24%
North Carolina	1.06%	2.23%	1.71%	1.01%	2.22%
South Carolina	1.37%	3.05%	2.71%	2.20%	1.99%
Virginia	1.17%	2.84%	1.61%	1.46%	1.31%
West Virginia	1.19%	3.17%	2.20%	1.83%	2.93%
East South Central:					
Alabama	1.87%	7.80% *	1.33%	2.12%	2.99%
Kentucky	1.11%	3.22%	2.43%	1.09%	1.97%
Mississippi	1.64%	3.24% *	3.39%	2.40%	2.10%
Tennessee	1.08%	4.13%	2.16%	1.16%	1.68%
West South Central:					
Arkansas	1.36%	3.23%	2.05%	1.56%	2.85%
Louisiana	1.60%	6.35% *	3.45%	3.39%	3.67%
Oklahoma	0.84%	3.46%	2.31%	1.93%	2.10%
Texas	0.70%	2.38%	2.60%	1.10%	1.51%
Mountain:					
Arizona	1.32%	3.31% *	1.70%	2.67%	1.87%
Colorado	2.34%	4.39%	2.26%	2.73%	3.70%
Idaho	2.83%	6.70% *	3.95%	2.21%	5.02%
Montana	1.05%	3.07%	5.89%	2.57%	2.03%
Nevada	1.41%	1.53%	1.98%	2.76%	2.53%
New Mexico	0.86%	2.30%	2.21%	2.40%	1.12%
Utah	1.23%	4.64%	2.52%	1.08%	2.40%
Wyoming	2.09%	2.59% *	6.13%	3.14%	3.21%
Pacific:					
Alaska	1.12%	3.76% *	2.77%	2.63%	1.76%
California	0.76%	1.26%	1.46%	0.97%	1.77%
Hawaii	0.68%	1.61%	1.87%	2.13%	1.35%
Oregon	0.96%	2.24%	1.94%	2.06%	1.04%
Washington	1.17%	3.45%	2.58%	2.28%	2.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.