

**Table II.D.1(2004) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2004**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10,006	9,961	9,773	10,062	9,870	10,063	9,898	10,029
New England:								
Connecticut	11,035	12,474	11,024	11,670	11,139	10,723	11,687	10,860
Maine	10,823	10,098	10,681	10,076	11,376	10,861	10,344	10,978
Massachusetts	10,559	11,729	11,535	10,371	10,261	10,418	11,461	10,342
New Hampshire	11,156	10,821	12,489	11,318	12,019	10,641	11,461	11,068
Rhode Island	10,220	11,480	10,727	11,165	8,944	10,640	11,427	9,938
Vermont	10,690	9,861	9,062	10,841	12,014	10,162	9,800	10,966
Middle Atlantic:								
New Jersey	11,425	12,294	10,296	11,147	11,994	11,324	11,048	11,506
New York	10,397	10,425	10,496	10,384	9,410	10,614	10,198	10,437
Pennsylvania	9,987	10,079	10,684	11,324	9,406	9,841	10,849	9,805
East North Central:								
Illinois	10,357	10,684	9,609	9,643	11,433	10,238	10,013	10,438
Indiana	9,869	10,982	9,871	9,179	9,643	9,914	10,608	9,731
Michigan	9,763	10,442	11,024	9,381	10,407	9,360	10,348	9,621
Ohio	9,590	9,068	8,261	10,049	9,304	9,768	9,070	9,698
Wisconsin	10,146	9,826	10,821	10,800	8,694	10,466	10,382	10,110
West North Central:								
Iowa	9,422	8,242	8,033	8,432	10,621	9,548	8,131	9,716
Kansas	9,482	9,241	9,436	10,282	9,013	9,467	9,912	9,386
Minnesota	10,307	8,661	10,467	10,103	9,274	11,116	9,457	10,503
Missouri	9,212	9,637	8,182	8,328	9,001	9,444	9,089	9,241
Nebraska	9,606	9,443	9,661	9,703	9,712	9,558	9,508	9,619
North Dakota	7,800	8,187	8,433	6,778	7,900	7,820	8,020	7,739
South Dakota	10,023	11,533	10,020	9,850	7,713	9,886	10,830	9,425
South Atlantic:								
Delaware	10,589	11,547	9,965	9,386	11,638	10,505	10,847	10,531
District of Columbia	11,742	10,856	12,719	12,692	11,315	11,700	11,848	11,722
Florida	10,444	10,058	9,135	12,309	10,663	10,260	10,474	10,439
Georgia	9,317	9,121	7,476	8,881	9,044	9,502	9,017	9,364
Maryland	9,855	11,153	9,707	9,991	9,848	9,677	10,231	9,771
North Carolina	10,241	10,022	8,816	12,155	9,523	10,157	10,435	10,208
South Carolina	9,977	10,005	9,715	8,497	10,179	10,064	9,816	9,996
Virginia	10,230	10,349	10,089	10,871	10,156	10,111	9,831	10,318
West Virginia	9,592	8,984	10,203	9,383	9,534	9,699	9,613	9,587
East South Central:								
Alabama	9,322	8,092	8,160	8,018	10,723	9,165	7,876	9,681
Kentucky	9,887	8,339	9,263	10,313	10,070	9,927	9,400	9,978
Mississippi	9,188	9,641	9,813	9,762	9,037	9,086	8,796	9,230
Tennessee	10,541	9,602	9,974	9,340	12,087	10,390	9,576	10,682
West South Central:								
Arkansas	8,383	7,973	8,455	8,629	8,986	8,245	8,336	8,389
Louisiana	10,211	7,887	10,204	10,009	9,780	10,525	9,110	10,414
Oklahoma	9,439	9,867	11,878	9,925	8,881	9,232	10,457	9,257
Texas	10,110	10,438	9,207	10,802	9,506	10,157	10,253	10,087
Mountain:								
Arizona	8,979	9,357	6,956	6,803	9,158	9,204	8,440	9,047
Colorado	10,228	10,586	9,238	9,399	11,210	10,085	9,988	10,269
Idaho	8,908	8,353	7,629	8,299	9,741	8,987	8,217	9,163
Montana	9,034	8,613	7,753	8,653	9,244	9,471	8,199	9,385
Nevada	9,970	8,830	9,278	8,948	9,566	10,452	8,781	10,283
New Mexico	9,623	10,579	9,154	9,509	9,909	9,308	9,883	9,587
Utah	8,654	8,515	8,547	8,730	8,360	8,772	8,773	8,617
Wyoming	9,687	10,220	9,966	9,434	8,512	10,176	9,773	9,653
Pacific:								
Alaska	10,361	9,979	11,323	12,476	11,046	9,256	11,203	9,978
California	9,557	9,100	9,525	9,161	8,837	9,852	9,361	9,605
Hawaii	8,580	9,068	8,772	8,008	8,578	8,601	8,661	8,561
Oregon	9,906	8,163	8,253	9,384	10,143	10,367	8,543	10,270
Washington	10,217	8,195	9,454	9,865	10,919	10,604	9,241	10,589

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 II.D.1(2004) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2004**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.25	175.50	144.61	159.63	115.94	60.91	105.77	43.92
New England:								
Connecticut	183.46	610.15	638.54	782.36	485.73	290.40	311.64	238.93
Maine	286.63	700.68	739.43	345.88	448.97	471.53	324.56	337.65
Massachusetts	184.67	424.21	1,453.36	881.15	560.74	368.61	439.71	203.48
New Hampshire	284.10	564.43	744.43	315.81	346.63	438.20	436.30	295.83
Rhode Island	375.94	431.49	1,234.48	1,274.99	877.75	436.67	217.63	450.47
Vermont	254.61	501.77	1,202.98	740.63	686.06	247.80	442.77	374.84
Middle Atlantic:								
New Jersey	291.89	920.16	1,112.67	822.02	930.67	344.32	559.04	369.43
New York	189.19	445.62	728.77	335.08	718.20	270.86	479.24	260.21
Pennsylvania	290.39	489.45	526.12	395.95	692.93	297.07	309.48	318.94
East North Central:								
Illinois	242.61	1,119.04	737.75	698.95	246.30	292.15	401.02	232.85
Indiana	190.02	1,409.56	1,299.07	597.58	474.96	260.58	345.61	207.80
Michigan	198.85	475.45	1,253.88	437.88	943.22	293.74	420.01	202.97
Ohio	182.09	714.19	928.95	685.09	362.17	255.58	384.48	214.85
Wisconsin	286.13	750.74	1,538.92	757.56	420.84	345.80	693.80	306.04
West North Central:								
Iowa	222.46	726.15	546.31	420.94	536.68	223.23	331.07	199.37
Kansas	215.57	535.04	936.00	1,215.38	491.47	340.20	447.83	247.89
Minnesota	522.67	306.80	639.64	1,205.48	629.84	665.18	375.10	635.00
Missouri	195.88	568.31	1,037.63	658.77	412.04	341.41	385.31	234.25
Nebraska	170.06	695.87	836.94	822.39	570.43	231.25	260.65	204.29
North Dakota	327.32	294.73	1,090.87	544.09	1,394.57	588.97	223.58	468.53
South Dakota	321.65	1,287.37	1,558.90	611.97	681.78	266.91	760.60	339.34
South Atlantic:								
Delaware	313.07	740.21	1,473.88	1,187.98	856.59	523.91	534.49	343.57
District of Columbia	355.35	1,720.40	1,100.39	576.86	522.68	519.72	430.67	382.74
Florida	204.50	744.45	886.83	988.47	689.23	327.20	534.31	317.39
Georgia	193.83	716.21	991.22	769.05	410.17	259.21	472.98	203.53
Maryland	312.65	681.16	1,152.52	568.15	772.91	454.33	376.91	349.59
North Carolina	453.85	740.85	1,000.96	2,115.53	226.59	550.25	580.19	457.72
South Carolina	167.87	502.63	1,348.71	941.85	917.39	249.94	553.59	211.48
Virginia	287.26	912.93	590.01	787.62	518.32	318.38	448.55	310.66
West Virginia	394.14	1,308.98	1,233.22	1,010.72	640.17	544.46	635.72	430.34
East South Central:								
Alabama	342.69	219.72	388.87	208.96	832.69	442.15	124.26	414.19
Kentucky	270.10	1,195.88	1,391.42	628.11	401.86	341.48	774.76	295.91
Mississippi	409.24	1,451.92	2,368.02	1,351.94	656.39	413.17	1,011.03	459.82
Tennessee	364.75	920.48	1,367.89	677.20	1,364.44	460.95	487.97	452.10
West South Central:								
Arkansas	342.84	777.76	1,302.20	601.61	389.22	433.86	374.55	399.35
Louisiana	389.73	1,108.97	2,214.43	2,037.01	1,169.43	626.33	507.89	311.94
Oklahoma	261.28	874.05	2,077.28	735.22	573.61	287.56	942.96	284.39
Texas	236.25	575.71	649.28	620.79	911.97	333.50	574.68	237.18
Mountain:								
Arizona	258.88	686.88	973.65	1,143.39	451.18	563.60	639.29	307.70
Colorado	308.19	615.64	575.75	1,746.03	245.68	483.11	257.55	340.71
Idaho	317.90	693.03	1,249.92	960.61	657.35	608.20	365.96	497.14
Montana	304.98	986.57	958.52	1,310.93	1,237.70	1,007.20	227.42	519.64
Nevada	369.20	1,110.69	1,306.81	505.86	1,146.39	493.81	450.06	403.84
New Mexico	514.08	1,128.85	1,248.02	598.96	1,408.76	178.83	641.07	572.07
Utah	224.23	525.99	559.12	611.15	413.69	424.35	380.01	317.47
Wyoming	341.92	792.51	660.43	1,003.23	1,187.47	601.49	456.59	517.64
Pacific:								
Alaska	492.90	1,388.82	1,576.85	939.69	1,380.43	750.38	639.88	825.53
California	158.58	359.09	256.07	576.87	447.64	180.77	200.10	180.14
Hawaii	233.54	322.30	366.21	307.56	271.97	479.47	228.55	299.83
Oregon	384.09	721.02	731.71	297.44	800.01	444.74	437.01	428.71
Washington	365.74	399.62	1,283.19	644.64	630.30	300.42	456.03	325.49

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.