Table VII.A.2.a(2002) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%*         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%*	Division and State	Total	Percent F 75% or more	Full-Time En 50-74%	nployees Less than 50%	Percent Lov 50% or more	w-Wage Emplo Less than 50%	oyees ** Unknown
Connecticut 29.1% 25.2% 26.9% 47.4% 51.1% 17.4% 71.0% Maine 30.2% 29.2% 28.9% 39.9% 24.8% 19.1% 76.1% Massachusetts 27.3% 28.0% 30.5% 20.3% 21.2% 22.6% 57.9% New Hampshire 28.4% 26.6% 36.2% 25.8% 26.9% 18.8% 77.8% Middle Atlantic:  New Jersey 31.7% 33.8% 16.1% 25.6% 36.3% 31.3% 21.5% 65.2% Pennsylvania 27.6% 26.8% 33.8% 36.1% 26.5% 21.9% 52.7% Pennsylvania 27.6% 26.8% 33.8% 36.1% 26.0% 17.2% 18.7% 74.4% East North Central: Illinois 33.7% 32.0% 35.3% 43.4% 30.6% 20.8% 70.9% Indiana 38.0% 37.7% 39.3% 37.9% 21.2% 28.1% 71.7% Midchigan 27.7% 27.4% 28.7% 28.1% 18.7% 74.4% Solono 35.2% 30.9% 21.1% 31.4% 22.1% 22.7% 87.1% Wisconsin 30.9% 29.7% 40.0% 25.6% 12.6% 22.8% 81.9% Wisconsin 30.9% 23.7% 40.0% 25.6% 12.6% 22.8% 81.9% Wisconsin 33.3% 33.4% 33.9% 33.9% 31.9% 25.7% 40.0% 25.6% 12.6% 22.8% 81.9% Wisconsin 30.9% 25.7% 40.0% 25.6% 12.6% 22.8% 11.9% Missouri 36.3% 36.2% 33.3% 32.2% 38.3% 30.9% 27.7% 28.3% 22.8% 22.3% 76.7% Missouri 36.3% 36.2% 27.0% 47.4% 28.3% 22.3% 27.3% 27.3% Missouri 36.3% 36.2% 27.0% 47.4% 28.3% 23.3% 23.8% 77.4% Missouri 36.3% 36.2% 27.0% 47.4% 28.3% 23.3% 17.9% 66.3% South Atlantic: Delawarie 33.8% 33.9% 31.2% 26.2% 27.1% 23.3% 67.2% 11.0% 1	United States	32.1%	31.7%	31.1%	36.3%	24.4%	21.9%	72.8%
Maine								
Massachusetts	Connecticut	29.1%	25.2%	26.9%	47.4%	51.1%	17.4%	71.0%
New Hampshire	Maine	30.2%	29.2%	26.9%	39.9%		19.1%	76.1%
Middle Affantic: New Jersey  31.7%  33.8%  36.1%  36.7%  21.9%  52.7%  Pennsylvania  27.6%  26.3%  34.1%  26.0%  17.2%  18.7%  74.4%  Pennsylvania  27.6%  26.3%  34.1%  26.0%  17.2%  18.7%  74.4%  Pennsylvania  27.6%  26.3%  34.1%  26.0%  17.2%  18.7%  74.4%  Pennsylvania  33.7%  33.7%  33.8%  34.1%  26.0%  17.2%  18.7%  74.4%  Pennsylvania  33.7%  33.7%  33.3%  37.9%  21.2%  28.1%  71.7%  Michigan  27.7%  27.4%  28.7%  28.1%  16.4%  16.4%  18.2%  71.7%  Michigan  27.7%  27.4%  28.7%  28.1%  16.2%  22.7%  81.9%  West North Central:  Iowa  33.4%  33.9%  32.9%  38.3%  30.9%  34.6%  25.6%  12.6%  22.3%  81.9%  West North Central:  Iowa  34.7%  33.4%  11.5%  34.8%  35.8%  28.5%  21.1%  34.8%  22.3%  76.7%  Kansas  34.7%  33.4%  11.5%  58.4%  27.5%  22.3%  88.1%  Missouri  36.3%  36.2%  27.0%  47.4%  28.3%  23.8%  77.4%  Missouri  36.3%  36.2%  27.0%  47.4%  28.3%  23.8%  77.4%  Missouri  34.8%  35.8%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  28.3%  39.9%  30.9%  3	Massachusetts	27.3%	28.0%	30.5%	20.3%	21.2%*	22.6%	57.9%
New Jersey	New Hampshire	28.4%	26.6%	36.2%	25.8%*	26.9%	18.8%	77.8%
New York								
Pennsylvania	-							
East North Central: Illinois	New York	27.7%	24.8%	33.8%	36.1%	26.5%	21.9%	52.7%
Illinois	Pennsylvania	27.6%	26.3%	34.1%	26.0%	17.2%	18.7%	74.4%
Indiana   38.0%   37.7%   39.3%   37.9%   21.2%   28.1%   71.7%   Michigan   27.7%   27.4%   28.1%   16.4%   18.2%   79.0%   79.0%   79.0%   21.1%   31.4%   22.1%   22.7%   87.1%   22.1%   22.8%   81.9%   10.6%   22.1%   22.8%   81.9%   22.8%   81.9%   22.8%   81.9%   22.8%   81.9%   22.8%   81.9%   23.2%								
Michigan								
Ohio         35.2%         39.0%         21.1%         31.4%         22.1%         22.7%         87.1%           Wisconsin         30.9%         29.7%         40.6%         25.6%         12.6%*         22.8%         81.9%           West North Central:         10wa         33.4%         32.9%         38.3%         30.9%*         34.8%         22.3%         76.7%           Kansas         34.7%         33.4%         11.5%*         58.4%         27.5%         22.3%         83.1%           Minnesota         32.8%         33.3%         22.6%*         38.5%         28.5%*         21.4%         81.1%           Missouri         36.3%         36.2%         27.0%         47.4%         28.3%         23.8%         77.4%           Nebraska         28.3%         25.5%         34.0%         32.2%*         23.8%         17.9%         66.3%           South Atlattic:         Delaware         35.8%         38.2%         31.2%         26.2%*         27.1%         23.3%         67.2%           Florida         34.2%         33.3%         22.57%*         56.7%         25.9%         19.1%         76.5%           Maryland         33.4%         33.6%         32.2%         33.3								
Wisconsin         30.9%         29.7%         40.6%         25.6%         12.6%*         22.8%         81.9%           West North Central:         10va         33.4%         32.9%         38.3%         30.9%*         34.8%         22.3%         76.7%           Kansas         34.7%         33.4%         11.5%*         58.4%         27.5%         22.3%         83.1%           Minsouri         36.3%         36.2%         27.0%         47.4%         28.3%         23.8%         77.4%           Nebraska         28.3%         25.5%         34.0%         32.2%*         23.8%         17.9%         66.3%           South Atlantic:         Delaware         35.8%         38.2%         31.2%         26.2%*         27.1%         23.3%         67.2%           Florida         34.2%         33.3%         25.7%*         56.7%         25.9%         19.4%         66.3%           Georgia         34.0%         30.4%         53.1%         37.9%*         21.8%*         17.0%         81.6%           Maryland         33.4%         33.9%         42.0%         65.0%         37.3%         29.2%         30.4%         32.7%         19.5%         76.5%           Morth Carolina         <	_							
West North Central:		35.2%	39.0%	21.1%	31.4%	22.1%	22.7%	87.1%
Nome	Wisconsin	30.9%	29.7%	40.6%	25.6%	12.6%*	22.8%	81.9%
Kansas 34.7% 33.4% 11.5%* 58.4% 27.5% 22.3% 83.1% Minnesota 32.8% 33.3% 22.6%* 38.5% 28.5%* 21.4% 81.1% Missouri 36.3% 36.2% 27.0% 47.4% 28.3% 23.8% 77.4% Nebraska 28.3% 25.5% 34.0% 32.2%* 23.8% 17.9% 66.3% South Atlantic:  Delaware 35.8% 38.2% 31.2% 26.2%* 27.1% 23.3% 67.2% Florida 34.2% 33.3% 25.7%* 56.7% 25.9% 19.1% 76.5% Georgia 34.0% 33.4% 33.6% 33.9% 25.7%* 56.7% 25.9% 19.1% 76.5% North Carolina 38.6% 33.9% 42.0% 65.0% 37.3% 28.3% 78.2% South Carolina 37.3% 33.9% 42.0% 65.0% 37.3% 28.3% 78.2% South Carolina 37.3% 33.9% 42.0% 65.0% 37.3% 28.3% 78.2% West Virginia 30.5% 29.2% 30.4% 37.0% 24.9% 15.5% 17.7% 74.6% West Virginia 33.5% 35.7% 22.9%* 41.4% 34.1% 15.3% 77.4% East South Central:  Alabama 31.9% 29.3% 42.9% 39.3% 30.2% 19.4% 76.4% Kentucky 40.6% 44.6% 17.3%* 42.1% 27.1% 20.5% 56.2% Mississippi 35.7% 36.9% 14.3%* 50.5% 24.0% 23.2% 68.8% 12.00slana 30.5% 29.2% 37.8% 55.4% 24.0% 23.2% 68.8% 12.00slana 30.5% 29.4% 37.5% 55.4% 24.0% 23.2% 71.5% West South Central:  Alabama 31.9% 29.3% 42.9% 39.3% 30.2% 19.4% 56.4% Kentucky 40.6% 44.6% 17.3%* 42.1% 27.1% 20.5% 56.2% Mississippi 35.7% 36.9% 14.3%* 50.5% 24.0% 23.2% 68.8% 12.00slana 30.5% 29.4% 34.3% 30.0%* 14.7% 22.5% 63.4% Oklahoma 32.9% 31.7% 30.5%* 48.5% 29.2% 23.2% 68.8% 12.00slana 30.5% 29.4% 34.3% 30.0%* 14.7% 22.5% 63.4% Oklahoma 32.9% 31.7% 30.5%* 48.5% 29.2% 23.2% 68.8% 12.00slana 30.5% 29.4% 34.3% 30.0%* 14.7% 22.5% 68.8% 12.00slana 30.5% 29.4% 34.3% 30.0%* 14.5% 29.2% 23.2% 68.8% 12.00slana 30.5% 29.4% 34.3% 30.0%* 14.7% 22.5% 68.8% 12.00slana 30.5% 29.4% 34.3% 30.6%* 14.5% 29.2% 23.2% 68.8% 29.5% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20								
Minnesota         32.8%         33.3%         22.6%*         38.5%         28.5%*         21.4%         81.1%           Missouri         36.3%         36.2%         27.0%         47.4%         28.3%         23.8%         77.4%           Nebraska         28.3%         25.5%         34.0%         32.2%*         23.8%         17.9%         66.3%           South Atlantic:           Delaware         35.8%         38.2%         31.2%         26.2%*         27.1%         23.3%         67.2%           Florida         34.2%         33.3%         25.7%*         56.7%         25.9%         19.1%         76.5%           Georgia         34.0%         33.4%         33.6%         32.0%         33.4%         32.7%         19.5%         76.5%           North Carolina         38.6%         33.9%         42.0%         65.0%         37.3%         28.3%         78.2%           Virginia         30.5%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           West Virginia         31.9%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           Kentucky         40.6%         44.6%								
Missouri 36.3% 36.2% 27.0% 47.4% 28.3% 23.8% 77.4% Nebraska 28.3% 25.5% 34.0% 32.2%* 23.8% 17.9% 66.3% 50.00								
Nebraska   28,3%   25.5%   34.0%   32.2%*   23.8%   17.9%   66.3%								
South Atlantic: Delaware 35.8% 38.2% 31.2% 26.2%* 27.1% 23.3% 67.2% Florida 34.2% 33.3% 25.7%* 56.7% 25.9% 19.1% 76.5% Georgia 34.0% 30.4% 53.1% 37.9%* 21.8%* 17.0% 81.6% Maryland 33.4% 33.6% 32.0% 33.4% 32.7% 19.5% 76.5% North Carolina 36.6% 33.9% 42.0% 65.0% 37.3% 28.3% 78.2% South Carolina 37.3% 33.9% 42.0% 65.0% 37.3% 28.3% 78.2% Virginia 30.5% 29.2% 30.4% 37.0% 24.9% 17.7% 73.6% West Virginia 33.5% 35.7% 22.9%* 41.4% 34.1% 15.3% 71.4% East South Central: Alabama 31.9% 29.3% 42.9% 39.3% 30.2% 19.4% 76.4% Kentucky 40.6% 44.6% 17.3%* 42.1% 27.1% 20.5% 85.2% Mississippi 35.7% 36.9% 14.3%* 50.5% 24.0% 24.0% 69.8% Tennessee 39.5% 37.8% 37.5% 55.4% 24.0% 32.9% 71.5%  West South Central: Louisiana 30.5% 29.4% 34.3% 33.0%* 14.7% 22.5% 63.4% Oklahoma 32.9% 31.7% 36.5% 41.3% 45.0% 23.8% 21.5% 78.8%  Mountain: Arizona 33.8% 30.3% 45.9% 40.5% 27.6% 20.3% 74.1% Colorado 36.9% 41.1% 28.8% 21.9%* 28.3% 27.7% 85.3% Montana 25.4% 26.2% 22.5% 24.2% 17.5% 23.7% 55.8% Newada 31.2% 28.5% 31.3% 44.4% 36.1% 17.5% 69.3% New Mexico 34.2% 32.3% 39.9%* 37.1% 15.5% 21.2% 69.3% New Mexico 34.2% 32.3% 39.9%* 37.1% 15.5% 21.2% 69.3% Wesdicit: California 28.8% 28.4% 29.5% 30.5% 27.6% 21.3% 63.8% Wyoming 35.8% 34.2% 43.7% 35.6% 27.6% 21.3% 63.8% Wyoming 35.8% 34.2% 43.7% 35.6% 27.6% 21.3% 63.8% Wyoming 28.8% 28.4% 29.5% 30.5% 27.6% 21.3% 63.8% Wyoming 25.4% 26.3% 22.5% 24.1% 15.6% 25.0% 21.5% Oregon 25.4% 26.3% 22.5% 24.1% 10.1% 18.6% 67.1%	Missouri	36.3%	36.2%	27.0%	47.4%	28.3%	23.8%	77.4%
Delaware         35.8%         38.2%         31.2%         26.2%*         27.1%         23.3%         67.2%           Florida         34.2%         33.3%         25.7%*         56.7%         25.9%         19.1%         76.5%           Georgia         34.0%         30.4%         53.1%         37.9%**         19.5%         76.5%           Maryland         33.4%         33.6%         32.0%         33.4%         32.7%         19.5%         76.5%           North Carolina         38.6%         33.9%         42.0%         66.0%         37.3%         28.3%         78.2%           South Carolina         37.3%         33.9%         43.2%         46.2%         29.0%         25.2%         73.6%           Virginia         30.5%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           West Virginia         31.9%         29.3%         42.9%         39.3%         30.2%         19.4%         76.4%           Kentucky         40.6%         44.6%         17.3%*         42.1%         27.1%         20.5%         85.2%           Mississippi         35.7%         36.9%         14.3%*         50.5%         24.0%         24.0%         69.8	Nebraska	28.3%	25.5%	34.0%	32.2%*	23.8%	17.9%	66.3%
Florida								
Georgia         34.0%         30.4%         53.1%         37.9%*         21.8%*         17.0%         81.6%           Maryland         33.4%         33.6%         33.0%         42.0%         65.0%         37.3%         28.3%         78.2%           North Carolina         38.6%         33.9%         42.0%         65.0%         37.3%         28.3%         78.2%           Virginia         30.5%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           West Virginia         33.5%         35.7%         22.9%*         41.4%         34.1%         15.3%         71.4%           East South Central:         Alabama         31.9%         29.3%         42.9%         39.3%         30.2%         19.4%         76.4%           Kentucky         40.6%         44.6%         47.3%*         42.1%         27.1%         20.5%         85.2%           Mississippi         35.7%         36.9%         14.3%*         50.5%         24.0%         32.9%         71.5%           West South Central:         Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7								
Maryland         33.4%         33.6%         32.0%         33.4%         32.7%         19.5%         76.5%           North Carolina         38.6%         33.9%         42.0%         65.0%         37.3%         28.3%         78.2%           South Carolina         37.3%         33.9%         43.2%         46.2%         29.0%         25.2%         73.6%           Virginia         30.5%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           West Virginia         33.5%         35.7%         22.9%*         41.4%         34.1%         15.3%         71.4%           East South Central:         1.8         1.8         29.3%         42.9%         39.3%         30.2%         19.4%         76.4%           Kentucky         40.6%         44.6%         17.3%*         42.1%         27.1%         20.5%         85.2%           Mississispipi         35.7%         36.9%         14.3%*         50.5%         24.0%         32.9%         71.5%           West South Central:         1.0         1.0         1.0         1.4         3%*         33.0%*         14.7%         22.5%         63.4%           Oklahoma         30.5%         29.4%								
North Carolina         38.6%         33.9%         42.0%         65.0%         37.3%         28.3%         78.2%           South Carolina         37.3%         33.9%         43.2%         46.2%         29.0%         25.2%         73.6%           Virginia         30.5%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           West Virginia         33.5%         35.7%         22.9%*         41.4%         34.1%         15.3%         71.4%           East South Central:         Alabama         31.9%         29.3%         42.9%         39.3%         30.2%         19.4%         76.4%           Kentucky         40.6%         44.6%         17.3%*         42.1%         27.1%         20.5%         85.2%           Mississispipi         35.7%         36.9%         14.3%*         50.5%         24.0%         32.9%         71.5%           West South Central:         Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5% <td< td=""><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	•							
South Carolina         37.3%         33.9%         43.2%         46.2%         29.0%         25.2%         73.6%           Virginia         30.5%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           West Virginia         33.5%         35.7%         22.9%*         41.4%         34.1%         15.3%         71.4%           East South Central:         Alabama         31.9%         29.3%         42.9%         39.3%         30.2%         19.4%         76.4%           Kentucky         40.6%         44.6%         17.3%*         42.1%         27.1%         20.5%         85.2%           Mississippi         35.7%         36.9%         14.3%*         50.5%         24.0%         24.0%         69.8%           Tennessee         39.5%         37.8%         37.5%         55.4%         24.0%         32.9%         71.5%           West South Central:         Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5%         41.3%<	•							
Virginia         30.5%         29.2%         30.4%         37.0%         24.9%         17.7%         74.6%           West Virginia         33.5%         35.7%         22.9%*         41.4%         34.1%         15.3%         71.4%           East South Central:         Alabama         31.9%         29.3%         42.9%         39.3%         30.2%         19.4%         76.4%           Kentucky         40.6%         44.6%         17.3%*         42.1%         27.1%         20.5%         85.2%           Mississippi         35.7%         36.9%         14.3%*         50.5%         24.0%         29.4%         69.8%           Tennessee         39.5%         37.8%         37.5%         55.4%         24.0%         29.9%         71.5%           West South Central:         20.3%         41.3%*         30.5%         24.0%         32.9%         71.5%           West South Central:         20.3%         37.8%         37.5%         55.4%         24.0%         32.9%         71.5%           West South Central:         20.3%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Description:         20.4%         31.3%         41.3%         45.9%			33.9%	42.0%				
West Virginia         33.5%         35.7%         22.9%*         41.4%         34.1%         15.3%         71.4%           East South Central:         Alabama         31.9%         29.3%         42.9%         39.3%         30.2%         19.4%         76.4%           Kentucky         40.6%         44.6%         17.3%*         42.1%         27.1%         20.5%         85.2%           Mississippi         35.7%         36.9%         14.3%*         50.5%         24.0%         24.0%         69.8%           Tennessee         39.5%         37.8%         37.5%         55.4%         24.0%         32.9%         71.5%           West South Central:         Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5%         41.3%         45.0%         23.8%         21.5%         78.8%           Mountain:         Arizona         33.8%         30.3%         45.9%         40.5%         27.6%         20.3%         74.1%           Colorado         36.9%         41.1% <td>South Carolina</td> <td></td> <td></td> <td>43.2%</td> <td></td> <td></td> <td></td> <td></td>	South Carolina			43.2%				
East South Central: Alabama 31.9% 29.3% 42.9% 39.3% 30.2% 19.4% 76.4% Kentucky 40.6% 44.6% 17.3%* 42.1% 27.1% 20.5% 85.2% Mississippi 35.7% 36.9% 14.3%* 50.5% 24.0% 24.0% 69.8% Tennessee 39.5% 37.8% 37.5% 55.4% 24.0% 32.9% 71.5% West South Central: Louisiana 30.5% 29.4% 34.3% 33.0%* 14.7% 22.5% 63.4% Oklahoma 32.9% 31.7% 30.5%* 48.5% 29.2% 23.2% 68.8% Texas 37.7% 36.5% 41.3% 45.0% 23.8% 21.5% 78.8% Mountain: Arizona 33.8% 30.3% 45.9% 40.5% 27.6% 20.3% 74.1% Colorado 36.9% 41.1% 28.8% 21.9%* 28.3% 27.7% 85.3% Montana 25.4% 26.2% 22.5% 24.2% 17.5% 23.7% 55.8% Nevada 31.2% 28.5% 31.3% 44.4% 36.1% 17.5% 69.3% New Mexico 34.2% 32.3% 39.9%* 37.1% 15.5% 21.2% 82.1% Wyoming 35.8% 34.2% 43.7% 35.6% 26.1% 32.8% 68.4% Pacific: California 28.8% 28.4% 29.5% 30.5% 27.6% 21.3% 63.4% Pacific: California 28.8% 28.4% 29.5% 30.5% 27.6% 21.3% 63.4% Pacific: California 28.8% 28.4% 29.5% 30.5% 27.6% 21.3% 63.4% Pacific: California 28.8% 28.4% 29.5% 30.5% 27.6% 21.3% 63.4% Hawaii 22.1% 21.6% 25.5% 21.1% 15.6% 25.0% 21.5% Oregon 25.4% 26.3% 22.5% 24.1% 10.1%* 18.6% 67.1%	Virginia		29.2%	30.4%			17.7%	
Alabama       31.9%       29.3%       42.9%       39.3%       30.2%       19.4%       76.4%         Kentucky       40.6%       44.6%       17.3%*       42.1%       27.1%       20.5%       85.2%         Mississippi       35.7%       36.9%       14.3%*       50.5%       24.0%       24.0%       69.8%         Tennessee       39.5%       37.8%       37.5%       55.4%       24.0%       32.9%       71.5%         West South Central:         Louisiana       30.5%       29.4%       34.3%       33.0%*       14.7%       22.5%       63.4%         Oklahoma       32.9%       31.7%       30.5%*       48.5%       29.2%       23.2%       68.8%         Texas       37.7%       36.5%       41.3%       45.0%       23.8%       21.5%       78.8%         Mountain:         Arizona       33.8%       30.3%       45.9%       40.5%       27.6%       20.3%       74.1%         Colorado       36.9%       41.1%       28.8%       21.9%*       28.3%       27.7%       85.3%         Montana       25.4%       26.2%       22.5%       24.2%       17.5%       23.7%       55.8%	West Virginia	33.5%	35.7%	22.9%*	41.4%	34.1%	15.3%	71.4%
Kentucky         40.6%         44.6%         17.3%*         42.1%         27.1%         20.5%         85.2%           Mississippi         35.7%         36.9%         14.3%*         50.5%         24.0%         24.0%         69.8%           Tennessee         39.5%         37.8%         37.5%         55.4%         24.0%         32.9%         71.5%           West South Central:           Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5%         41.3%         45.0%         23.8%         21.5%         78.8%           Mountain:         8.7         8.5         41.3%         45.0%         23.8%         21.5%         78.8%           Montana         25.4%         26.2%         22.5%         24.2%         17.5%         23.7%         55.8%           Nevada         31.2%         28.5%         31.3%         44.4%         36.1%         17.5%         69.3%           New Mexico         34.2%         32.3%         39.9%*         37.								
Mississippi         35.7%         36.9%         14.3%*         50.5%         24.0%         24.0%         69.8%           Tennessee         39.5%         37.8%         37.5%         55.4%         24.0%         32.9%         71.5%           West South Central:           Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5%         41.3%         45.0%         23.8%         21.5%         78.8%           Mountain:         Arizona         33.8%         30.3%         45.9%         40.5%         27.6%         20.3%         74.1%           Colorado         36.9%         41.1%         28.8%         21.9%*         28.3%         27.7%         85.3%           Montana         25.4%         26.2%         22.5%         24.2%         17.5%         23.7%         55.8%           Nevada         31.2%         28.5%         31.3%         44.4%         36.1%         17.5%         69.3%           New Mexico         34.2%         32.3% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>								
Tennessee         39.5%         37.8%         37.5%         55.4%         24.0%         32.9%         71.5%           West South Central:         Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5%         41.3%         45.0%         23.8%         21.5%         78.8%           Mountain:         Arizona         33.8%         30.3%         45.9%         40.5%         27.6%         20.3%         74.1%           Colorado         36.9%         41.1%         28.8%         21.9%*         28.3%         27.7%         85.3%           Montana         25.4%         26.2%         22.5%         24.2%         17.5%         23.7%         55.8%           Nevada         31.2%         28.5%         31.3%         44.4%         36.1%         17.5%         69.3%           New Mexico         34.2%         32.3%         39.9%*         37.1%         15.5%         21.2%         82.1%           Utah         26.2%         26.4%         22.9%*	-							
West South Central:           Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5%         41.3%         45.0%         23.8%         21.5%         78.8%           Mountain:         Arizona         33.8%         30.3%         45.9%         40.5%         27.6%         20.3%         74.1%           Colorado         36.9%         41.1%         28.8%         21.9%*         28.3%         27.7%         85.3%           Montana         25.4%         26.2%         22.5%         24.2%         17.5%         23.7%         55.8%           Nevada         31.2%         28.5%         31.3%         44.4%         36.1%         17.5%         69.3%           New Mexico         34.2%         32.3%         39.9%*         37.1%         15.5%         21.2%         82.1%           Utah         26.2%         26.4%         22.9%*         28.0%         23.3%         18.6%         63.8%           Wyoming         35.8%         34.2%         43.7%<	• •							
Louisiana         30.5%         29.4%         34.3%         33.0%*         14.7%         22.5%         63.4%           Oklahoma         32.9%         31.7%         30.5%*         48.5%         29.2%         23.2%         68.8%           Texas         37.7%         36.5%         41.3%         45.0%         23.8%         21.5%         78.8%           Mountain:         Arizona         33.8%         30.3%         45.9%         40.5%         27.6%         20.3%         74.1%           Colorado         36.9%         41.1%         28.8%         21.9%*         28.3%         27.7%         85.3%           Montana         25.4%         26.2%         22.5%         24.2%         17.5%         23.7%         55.8%           Nevada         31.2%         28.5%         31.3%         44.4%         36.1%         17.5%         69.3%           New Mexico         34.2%         32.3%         39.9%*         37.1%         15.5%         21.2%         82.1%           Utah         26.2%         26.4%         22.9%*         28.0%         23.3%         18.6%         63.8%           Wyoming         35.8%         34.2%         43.7%         35.6%         26.1%	Tennessee	39.5%	37.8%	37.5%	55.4%	24.0%	32.9%	71.5%
Oklahoma       32.9%       31.7%       30.5%*       48.5%       29.2%       23.2%       68.8%         Texas       37.7%       36.5%       41.3%       45.0%       23.8%       21.5%       78.8%         Mountain:       Arizona       33.8%       30.3%       45.9%       40.5%       27.6%       20.3%       74.1%         Colorado       36.9%       41.1%       28.8%       21.9%*       28.3%       27.7%       85.3%         Montana       25.4%       26.2%       22.5%       24.2%       17.5%       23.7%       55.8%         Nevada       31.2%       28.5%       31.3%       44.4%       36.1%       17.5%       69.3%         New Mexico       34.2%       32.3%       39.9%*       37.1%       15.5%       21.2%       82.1%         Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%		20.5%	00.40/	24.20/	22.00/#	4.4.70/	00.50/	00.40/
Texas       37.7%       36.5%       41.3%       45.0%       23.8%       21.5%       78.8%         Mountain:       Arizona       33.8%       30.3%       45.9%       40.5%       27.6%       20.3%       74.1%         Colorado       36.9%       41.1%       28.8%       21.9%*       28.3%       27.7%       85.3%         Montana       25.4%       26.2%       22.5%       24.2%       17.5%       23.7%       55.8%         Nevada       31.2%       28.5%       31.3%       44.4%       36.1%       17.5%       69.3%         New Mexico       34.2%       32.3%       39.9%*       37.1%       15.5%       21.2%       82.1%         Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Mountain:         Arizona       33.8%       30.3%       45.9%       40.5%       27.6%       20.3%       74.1%         Colorado       36.9%       41.1%       28.8%       21.9%*       28.3%       27.7%       85.3%         Montana       25.4%       26.2%       22.5%       24.2%       17.5%       23.7%       55.8%         Nevada       31.2%       28.5%       31.3%       44.4%       36.1%       17.5%       69.3%         New Mexico       34.2%       32.3%       39.9%*       37.1%       15.5%       21.2%       82.1%         Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%								
Arizona       33.8%       30.3%       45.9%       40.5%       27.6%       20.3%       74.1%         Colorado       36.9%       41.1%       28.8%       21.9%*       28.3%       27.7%       85.3%         Montana       25.4%       26.2%       22.5%       24.2%       17.5%       23.7%       55.8%         Nevada       31.2%       28.5%       31.3%       44.4%       36.1%       17.5%       69.3%         New Mexico       34.2%       32.3%       39.9%*       37.1%       15.5%       21.2%       82.1%         Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%		2,0	22.070	,	, ,	2.2,0	3 , 0	1 2.2 / 0
Colorado         36.9%         41.1%         28.8%         21.9%*         28.3%         27.7%         85.3%           Montana         25.4%         26.2%         22.5%         24.2%         17.5%         23.7%         55.8%           Nevada         31.2%         28.5%         31.3%         44.4%         36.1%         17.5%         69.3%           New Mexico         34.2%         32.3%         39.9%*         37.1%         15.5%         21.2%         82.1%           Utah         26.2%         26.4%         22.9%*         28.0%         23.3%         18.6%         63.8%           Wyoming         35.8%         34.2%         43.7%         35.6%         26.1%         32.8%         68.4%           Pacific:         California         28.8%         28.4%         29.5%         30.5%         27.6%         21.3%         63.4%           Hawaii         22.1%         21.6%         25.5%         21.1%         15.6%         25.0%         21.5%*           Oregon         25.4%         26.3%         22.5%         24.1%         10.1%*         18.6%         67.1%		33 80/	30.3%	15 Q%	40 5%	27 6%	20.3%	7/1 10/
Montana       25.4%       26.2%       22.5%       24.2%       17.5%       23.7%       55.8%         Nevada       31.2%       28.5%       31.3%       44.4%       36.1%       17.5%       69.3%         New Mexico       34.2%       32.3%       39.9%*       37.1%       15.5%       21.2%       82.1%         Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%								
Nevada       31.2%       28.5%       31.3%       44.4%       36.1%       17.5%       69.3%         New Mexico       34.2%       32.3%       39.9%*       37.1%       15.5%       21.2%       82.1%         Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%								
New Mexico       34.2%       32.3%       39.9%*       37.1%       15.5%       21.2%       82.1%         Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:         California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%*         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%								
Utah       26.2%       26.4%       22.9%*       28.0%       23.3%       18.6%       63.8%         Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%								
Wyoming       35.8%       34.2%       43.7%       35.6%       26.1%       32.8%       68.4%         Pacific:       California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%								
Pacific:         California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%								
California       28.8%       28.4%       29.5%       30.5%       27.6%       21.3%       63.4%         Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%	, -		-,-		· - · <del>-</del>		- 7 <del>-</del>	- /-
Hawaii       22.1%       21.6%       25.5%       21.1%       15.6%       25.0%       21.5%*         Oregon       25.4%       26.3%       22.5%       24.1%       10.1%*       18.6%       67.1%*		28.8%	28.4%	29.5%	30.5%	27.6%	21.3%	63.4%
Oregon 25.4% 26.3% 22.5% 24.1% 10.1%* 18.6% 67.1%						15.6%		21.5%*
								67.1%
Vasimgon 50.0% 50.0% 50.1% 20.0% 17.0% 20.0% 70.2%	Washington	33.5%	35.3%	30.7%*	23.0%	17.0%*	29.3%	70.2%
States not shown separately 30.9% 32.2% 23.9% 31.1% 9.1% 27.9% 74.0%	States not shown separately	30.9%	32.2%	23.9%	31.1%	9.1%	27.9%	74.0%

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

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

<sup>\*</sup> Figure does not meet standard of reliability or precision.
\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.a(2002) Standard error for percent of private-sector establishments that offer health insurance that selfinsure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

States are snown separately)							
Division and State	Total	Percent 75% or more	Full-Time E 50-74%	mployees Less than 50%		-Wage Emplo Less than 50%	oyees ** Unknown
United States	0.43%	0.57%	1.06%	0.88%	1.19%	0.55%	1.89%
New England:							
Connecticut	3.06%	2.89%	7.56%	9.89%	12.19%	2.60%	8.61%
Maine	2.24%	4.26%	5.77%	11.82%	6.36%	1.23%	9.77%
Massachusetts	2.78%	3.82%	6.88%	5.16%	7.40%*	2.50%	8.15%
New Hampshire	3.57%	3.63%	9.94%	8.48%*	6.65%	3.50%	10.24%
Middle Atlantic:							
New Jersey	3.51%	3.12%	7.81%*	10.44%	7.95%	2.83%	8.39%
New York	3.30%	3.10%	4.43%	6.28%	5.08%	3.02%	7.15%
Pennsylvania	1.28%	2.02%	5.83%	3.92%	2.80%	2.58%	3.70%
East North Central:	0.400/	0.700/	5.000/	0.740/	5.000/	0.000/	7.000/
Illinois	2.46%	3.79%	5.36%	9.71%	5.08%	2.23%	7.00%
Indiana	2.53%	2.55%	7.17%	11.19%	5.04%	3.39%	8.99%
Michigan	1.65%	2.92%	7.48%	8.48%*	5.42%*	2.80%	8.01%
Ohio	2.04%	2.18%	5.52%	8.82%	3.84%	2.63%	3.66%
Wisconsin	2.94%	3.64%	6.71%	6.36%	5.23%*	3.01%	7.58%
West North Central: Iowa	3.27%	3.81%	8.42%	10.06%*	5.36%	4.70%	5.06%
Kansas	3.27 % 1.94%	4.50%	3.98%*	9.74%	5.76%	3.50%	6.27%
Minnesota	1.71%	4.14%	9.89%*	9.74%	9.34%*	3.97%	7.27%
Missouri	2.25%	3.12%	9.69%° 7.75%	9.33% 8.72%	5.23%	3.97 % 4.34%	5.69%
Nebraska	3.66%	3.89%	5.78%	11.49%*	6.09%	3.40%	7.11%
	3.00%	3.09%	5.76%	11.49%	0.09%	3.40%	1.1170
South Atlantic: Delaware	2.99%	2.67%	7.69%	10.51%*	6.84%	2.91%	7.52%
Florida	2.99 <i>%</i> 1.85%	2.48%	8.15%*	10.02%	5.08%	3.09%	3.88%
Georgia	3.41%	2.43%	10.66%	12.76%*	7.56%*	2.21%	3.93%
Maryland	3.41%	3.11%	6.80%	6.73%	7.50 % 7.11%	2.45%	3.28%
North Carolina	3.32 % 2.71%	2.91%	10.46%	11.27%	8.75%	4.21%	5.26 <i>%</i> 6.84%
South Carolina	2.71%	2.47%	7.39%	9.59%	6.75%	2.51%	6.07%
Virginia	2.31%	3.18%	7.54%	10.88%	6.40%	4.00%	3.46%
West Virginia	3.42%	3.18%	8.77%*	4.77%	6.17%	3.93%	5.20%
_	J.42 /0	3.1070	0.7776	4.77 /0	0.17 /0	3.9376	3.2076
East South Central: Alabama	2.45%	2.27%	10.91%	8.59%	5.48%	2.86%	5.17%
Kentucky	3.14%	4.10%	6.43%*	9.21%	6.94%	2.42%	4.96%
Mississippi	4.16%	4.45%	9.45%*	10.61%	5.18%	4.72%	6.24%
Tennessee	4.65%	5.55%	7.30%	13.87%	6.53%	5.86%	8.79%
West South Central:							
Louisiana	3.92%	4.28%	9.39%	10.00%*	3.34%	4.54%	8.20%
Oklahoma	3.93%	3.44%	11.35%*	14.47%	6.23%	3.23%	7.18%
Texas	3.14%	3.03%	7.92%	9.69%	5.14%	2.18%	7.33%
Mountain:							
Arizona	2.55%	1.99%	11.30%	11.88%	6.22%	2.94%	6.04%
Colorado	2.80%	3.88%	5.65%	9.04%*	7.11%	4.09%	6.87%
Montana	3.35%	4.24%	6.25%	6.68%	4.06%	6.05%	7.61%
Nevada	2.28%	2.83%	8.30%	8.47%	7.47%	2.44%	8.98%
New Mexico	2.60%	3.50%	12.23%*	7.62%	4.08%	3.24%	6.89%
Utah	3.80%	5.04%	8.53%*	5.79%	4.87%	4.60%	8.91%
Wyoming	3.12%	3.58%	8.70%	9.86%	4.85%	4.39%	7.57%
Pacific:	4 =0.57	0.000	0.000	4 =000	E 500/	0.000	F 0031
California	1.73%	2.32%	3.68%	4.56%	5.59%	2.23%	5.28%
Hawaii	2.23%	2.17%	5.28%	5.70%	2.38%	3.07%	7.09%*
Oregon	3.69%	3.83%	6.71%	5.05%	4.11%* 5.64%*	4.04%	8.44%
Washington	3.00%	3.91%	9.86%*	6.10%	5.64%*	3.52%	10.99%
States not shown separately	2.91%	4.29%	6.64%	7.08%	2.71%	4.36%	8.27%

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

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

<sup>\*</sup> Figure does not meet standard of reliability or precision.
\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.