

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)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	32.1%	31.7%	31.1%	36.3%	24.4%	21.9%	72.8%
New England:							
Connecticut	29.1%	25.2%	26.9%	47.4%	51.1%	17.4%	71.0%
Maine	30.2%	29.2%	26.9%	39.9%	24.6%	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%*	38.7%	31.3%	21.5%	65.2%
New York	27.7%	24.8%	33.8%	36.1%	26.5%	21.9%	52.7%
Pennsylvania	27.6%	26.3%	34.1%	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%
Michigan	27.7%	27.4%	28.7%	28.1%*	16.4%*	18.2%	79.0%
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:							
Iowa	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 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	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%
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%
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%
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%

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

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

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.a(2002) Standard error for 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)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	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:							
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	1.94%	4.50%	3.98%*	9.74%	5.76%	3.50%	6.27%
Minnesota	1.71%	4.14%	9.89%*	9.33%	9.34%*	3.97%	7.27%
Missouri	2.25%	3.12%	7.75%	8.72%	5.23%	4.34%	5.69%
Nebraska	3.66%	3.89%	5.78%	11.49%*	6.09%	3.40%	7.11%
South Atlantic:							
Delaware	2.99%	2.67%	7.69%	10.51%*	6.84%	2.91%	7.52%
Florida	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	3.32%	3.11%	6.80%	6.73%	7.11%	2.45%	3.28%
North Carolina	2.71%	2.91%	10.46%	11.27%	8.75%	4.21%	6.84%
South Carolina	2.20%	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%
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:							
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%*	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.

* 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.