Table VII.A.2.c(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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\% | $\begin{aligned} & \text { Less than } \\ & 50 \% \end{aligned}$ | 50\% or more | $\begin{array}{r} \text { Less than } \\ 50 \% \end{array}$ | Unknown |
| United States | 24.8\% | 25.0\% | 26.4\% | 21.6\% | 23.4\% | 30.1\% | 9.7\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 28.8\% | 31.8\% | 23.4\%* | 19.9\% | 19.5\%* | 34.3\% | 8.5\%* |
| Maine | 22.1\% | 24.2\% | 24.7\%* | 8.2\%* | 17.1\% | 27.3\% | 10.1\%* |
| Massachusetts | 27.5\% | 30.0\% | 27.5\% | 14.1\%* | 17.4\%* | 33.3\% | 8.9\%* |
| New Hampshire | 20.4\% | 20.6\% | 22.5\%* | 16.8\% | 17.5\%* | 22.9\% | 11.1\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |
| New Jersey | 32.3\% | 29.8\% | 50.1\% | 24.9\%* | 24.0\% | 38.1\% | 19.7\%* |
| New York | 34.8\% | 34.2\% | 38.7\% | 32.6\% | 37.4\% | 38.5\% | 16.2\%* |
| Pennsylvania | 33.2\% | 31.7\% | 37.4\% | 35.2\% | 36.2\% | 39.5\% | 6.5\%* |
| East North Central: |  |  |  |  |  |  |  |
| Illinois | 31.4\% | 33.3\% | 20.9\% | 34.1\% | 25.0\% | 39.4\% | 13.9\%* |
| Indiana | 22.7\% | 24.7\% | 20.0\%* | 16.1\%* | 20.0\% | 24.7\% | 20.6\%* |
| Michigan | 32.2\% | 32.3\% | 36.1\% | 28.0\% | 29.0\% | 40.7\% | 6.3\%* |
| Ohio | 25.9\% | 26.0\% | 29.8\% | 19.4\% | 25.9\% | 31.9\% | 7.9\%* |
| Wisconsin | 26.8\% | 29.7\% | 17.5\%* | 22.5\%* | 32.0\% | 30.6\% | 7.1\%* |
| West North Central: |  |  |  |  |  |  |  |
| Iowa | 20.3\% | 18.8\% | 29.6\%* | 18.6\%* | 22.4\% | 23.2\% | 4.9\%* |
| Kansas | 26.2\% | 29.1\% | 32.4\% | 10.6\%* | 23.8\% | 32.4\% | 11.6\%* |
| Minnesota | 21.6\% | 20.3\% | 26.7\% | 22.9\% | 20.1\%* | 27.1\% | 2.1\%* |
| Missouri | 23.0\% | 22.4\% | 24.0\% | 24.5\% | 28.9\% | 24.7\% | 11.5\%* |
| Nebraska | 28.0\% | 28.0\% | 28.2\% | 27.8\%* | 33.0\% | 30.2\% | 13.2\%* |
| South Atlantic: |  |  |  |  |  |  |  |
| Delaware | 21.4\% | 21.6\% | 21.1\%* | 20.6\%* | 19.0\%* | 31.0\% | 4.0\%* |
| Florida | 20.3\% | 21.8\% | 17.0\%* | 9.6\%* | 13.9\%* | 27.6\% | 7.7\%* |
| Georgia | 18.8\% | 18.6\% | 13.4\%* | 29.5\%* | 22.1\% | 21.6\% | 9.8\%* |
| Maryland | 23.4\% | 21.5\% | 35.8\% | 22.5\% | 18.8\% | 30.1\% | 5.9\%* |
| North Carolina | 17.1\% | 19.0\% | 17.1\%* | 5.3\%* | 9.5\%* | 22.6\% | 7.0\%* |
| South Carolina | 22.0\% | 24.0\% | 17.6\%* | 18.0\%* | 24.5\% | 24.7\% | 13.1\%* |
| Virginia | 18.0\% | 20.0\% | 18.1\% | 7.8\%* | 13.2\%* | 24.1\% | 5.2\%* |
| West Virginia | 27.3\% | 21.5\% | 49.2\% | 16.8\%* | 21.5\% | 39.7\% | 9.3\%* |
| East South Central: |  |  |  |  |  |  |  |
| Alabama | 24.6\% | 24.8\% | 23.8\%* | 24.5\% | 28.9\% | 28.2\% | 5.3\%* |
| Kentucky | 21.9\% | 21.8\% | 18.1\%* | 27.5\% | 23.4\%* | 23.8\% | 17.5\%* |
| Mississippi | 23.1\% | 21.6\% | 36.5\% | 18.5\%* | 23.7\%* | 33.4\% | 3.6\%* |
| Tennessee | 19.9\% | 20.1\% | 25.2\% | 9.9\%* | 19.9\%* | 18.8\% | 22.8\%* |
| West South Central: |  |  |  |  |  |  |  |
| Louisiana | 22.4\% | 23.7\% | 20.8\%* | 11.8\%* | 31.5\% | 24.6\% | 9.5\%* |
| Oklahoma | 18.7\% | 19.2\% | 22.8\%* | 6.6\%* | 19.1\%* | 21.3\% | 9.8\%* |
| Texas | 16.4\% | 16.3\% | 19.9\% | 11.8\%* | 16.2\% | 22.8\% | 4.0\%* |
| Mountain: |  |  |  |  |  |  |  |
| Arizona | 17.4\% | 17.1\% | 22.0\% | 14.4\%* | 14.0\%* | 24.5\% | 3.5\%* |
| Colorado | 18.4\% | 15.6\% | 15.9\%* | 38.1\% | 26.7\%* | 18.5\% | 8.3\%* |
| Montana | 22.5\% | 19.0\% | 23.8\%* | 38.1\% | 32.5\% | 20.9\% | 5.5\%* |
| Nevada | 22.7\% | 23.0\% | 22.9\%* | 21.2\%* | 18.7\% | 26.2\% | 16.4\%* |
| New Mexico | 21.0\% | 23.2\% | 13.8\%* | 18.5\%* | 20.7\% | 28.0\% | 7.7\%* |
| Utah | 36.5\% | 38.0\% | 32.8\% | 31.2\%* | 26.9\% | 44.3\% | 15.0\%* |
| Wyoming | 27.2\% | 28.7\% | 21.3\%* | 24.3\%* | 34.4\% | 25.8\% | 18.7\%* |
| Pacific: |  |  |  |  |  |  |  |
| California | 22.8\% | 23.4\% | 23.8\% | 17.4\% | 19.3\% | 27.1\% | 8.1\% |
| Hawaii | 30.9\% | 33.1\% | 37.5\% | 12.2\%* | 27.7\% | 33.3\% | 26.3\% |
| Oregon | 24.1\% | 24.2\% | 22.6\% | 25.4\%* | 17.7\% | 30.5\% | 8.8\%* |
| Washington | 31.5\% | 34.0\% | 18.2\%* | 32.7\%* | 29.3\% | 36.5\% | 7.6\%* |
| States not shown separately | 21.2\% | 21.7\% | 22.6\% | 18.0\%* | 17.2\% | 25.9\% | 7.4\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel SurveyInsurance 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.c(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

|  |  | Percent Full-Time Employees |  |  | Percent Low-Wage Employees ** |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Division and State | Total | 75\% or more | 50-74\% | Less than 50\% | 50\% or more | Less than 50\% | Unknown |
| United States | 0.41\% | 0.61\% | 1.21\% | 0.98\% | 0.90\% | 0.62\% | 1.32\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 2.40\% | 2.73\% | 8.30\%* | 5.09\% | 6.92\%* | 2.58\% | 2.94\%* |
| Maine | 2.72\% | 2.36\% | 7.69\%* | 3.44\%* | 4.74\% | 3.06\% | 6.64\%* |
| Massachusetts | 3.00\% | 3.47\% | 7.90\% | 7.54\%* | 6.94\%* | 3.69\% | 2.85\%* |
| New Hampshire | 2.21\% | 4.08\% | 9.39\%* | 4.06\% | 7.26\%* | 3.09\% | 3.45\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |
| New Jersey | 3.84\% | 3.04\% | 9.40\% | 8.70\%* | 6.31\% | 4.90\% | 7.21\%* |
| New York | 2.22\% | 2.39\% | 7.94\% | 4.64\% | 4.90\% | 1.96\% | 6.17\%* |
| Pennsylvania | 2.36\% | 3.60\% | 8.44\% | 4.84\% | 2.84\% | 3.58\% | 2.91\%* |
| East North Central: |  |  |  |  |  |  |  |
| Illinois | 4.14\% | 5.11\% | 4.62\% | 7.55\% | 4.16\% | 4.69\% | 5.01\%* |
| Indiana | 3.75\% | 5.09\% | 7.39\%* | 9.45\%* | 5.79\% | 3.35\% | 8.55\%* |
| Michigan | 2.41\% | 2.83\% | 10.17\% | 5.20\% | 3.38\% | 3.67\% | 2.81\%* |
| Ohio | 2.07\% | 2.81\% | 5.43\% | 4.00\% | 3.02\% | 3.36\% | 3.26\%* |
| Wisconsin | 2.35\% | 4.17\% | 6.32\%* | 8.47\%* | 4.73\% | 3.64\% | 3.32\%* |
| West North Central: |  |  |  |  |  |  |  |
| Iowa | 3.18\% | 2.82\% | 8.88\%* | 12.20\%* | 5.36\% | 4.02\% | 3.49\%* |
| Kansas | 2.44\% | 4.08\% | 5.02\% | 5.06\%* | 4.23\% | 3.12\% | 6.01\%* |
| Minnesota | 3.23\% | 4.03\% | 6.89\% | 6.36\% | 6.22\%* | 4.12\% | 3.27\%* |
| Missouri | 2.36\% | 3.40\% | 5.44\% | 7.18\% | 3.08\% | 3.63\% | 3.73\%* |
| Nebraska | 3.46\% | 5.45\% | 6.60\% | 8.51\%* | 6.26\% | 3.18\% | 6.12\%* |
| South Atlantic: |  |  |  |  |  |  |  |
| Delaware | 1.74\% | 1.06\% | 8.25\%* | 8.48\%* | 6.98\%* | 1.81\% | 1.75\%* |
| Florida | 1.91\% | 2.07\% | 6.67\%* | 4.48\%* | 5.08\%* | 2.78\% | 2.73\%* |
| Georgia | 3.46\% | 4.22\% | 6.28\%* | 11.89\%* | 5.81\% | 3.96\% | 3.28\%* |
| Maryland | 2.36\% | 2.45\% | 5.26\% | 3.88\% | 4.65\% | 3.01\% | 2.41\%* |
| North Carolina | 3.53\% | 3.70\% | 11.01\%* | 10.10\%* | 5.44\%* | 4.15\% | 4.17\%* |
| South Carolina | 1.65\% | 3.60\% | 9.38\%* | 6.14\%* | 5.44\% | 4.99\% | 8.40\%* |
| Virginia | 2.60\% | 3.56\% | 4.79\% | 6.60\%* | 4.17\%* | 3.93\% | 2.34\%* |
| West Virginia | 3.96\% | 2.47\% | 9.58\% | 8.56\%* | 5.93\% | 6.71\% | 5.45\%* |
| East South Central: |  |  |  |  |  |  |  |
| Alabama | 2.23\% | 2.47\% | 12.47\%* | 6.24\% | 6.11\% | 2.81\% | 3.49\%* |
| Kentucky | 4.50\% | 5.12\% | 5.81\%* | 6.75\% | 7.31\%* | 5.10\% | 7.74\%* |
| Mississippi | 2.68\% | 3.27\% | 9.77\% | 9.93\%* | 7.35\%* | 3.61\% | 2.27\%* |
| Tennessee | 3.02\% | 3.97\% | 5.78\% | 4.65\%* | 7.22\%* | 3.40\% | 8.56\%* |
| West South Central: |  |  |  |  |  |  |  |
| Louisiana | 3.82\% | 3.67\% | 9.73\%* | 5.13\%* | 8.28\% | 5.56\% | 4.25\%* |
| Oklahoma | 1.98\% | 2.86\% | 6.92\%* | 3.28\%* | 6.12\%* | 3.06\% | 5.02\%* |
| Texas | 1.43\% | 1.45\% | 3.11\% | 6.68\%* | 4.07\% | 2.79\% | 2.09\%* |
| Mountain: |  |  |  |  |  |  |  |
| Arizona | 1.81\% | 2.81\% | 6.22\% | 9.31\%* | 4.66\%* | 3.04\% | 2.24\%* |
| Colorado | 1.66\% | 2.21\% | 9.73\%* | 10.59\% | 8.92\%* | 2.24\% | 4.73\%* |
| Montana | 3.05\% | 3.72\% | 8.56\%* | 10.08\% | 6.55\% | 3.91\% | 3.90\%* |
| Nevada | 1.99\% | 2.74\% | 9.26\%* | 7.85\%* | 5.01\% | 2.87\% | 8.30\%* |
| New Mexico | 2.78\% | 3.51\% | 6.04\%* | 8.21\%* | 5.79\% | 3.88\% | 5.19\%* |
| Utah | 4.47\% | 5.84\% | 8.66\% | 11.56\%* | 6.31\% | 5.60\% | 5.08\%* |
| Wyoming | 1.95\% | 2.57\% | 7.65\%* | 10.87\%* | 4.58\% | 1.93\% | 7.17\%* |
| Pacific: |  |  |  |  |  |  |  |
| California | 0.65\% | 1.30\% | 2.61\% | 4.36\% | 3.93\% | 1.39\% | 2.30\% |
| Hawaii | 1.82\% | 3.13\% | 6.37\% | 3.68\%* | 4.20\% | 2.28\% | 7.20\% |
| Oregon | 2.06\% | 3.16\% | 6.39\% | 9.52\%* | 4.59\% | 3.27\% | 4.07\%* |
| Washington | 2.68\% | 2.68\% | 6.43\%* | 10.37\%* | 7.66\% | 3.08\% | 3.96\%* |
| States not shown separately | 1.66\% | 2.36\% | 5.81\% | 6.04\%* | 4.23\% | 3.48\% | 2.55\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel SurveyInsurance 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.

