Table VII.A.2.d(2002) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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 | 30.3\% | 30.7\% | 26.6\% | 32.8\% | 20.5\% | 22.6\% | 65.5\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 34.3\% | 31.3\% | 39.9\% | 43.0\% | 27.2\%* | 26.9\% | 73.6\% |
| Maine | 27.5\% | 28.0\% | 19.7\% | 35.1\% | 28.4\% | 17.1\% | 62.8\% |
| Massachusetts | 27.2\% | 31.6\% | 18.9\%* | 12.5\% | 17.5\%* | 20.2\% | 73.5\% |
| New Hampshire | 26.6\% | 29.2\% | 22.5\%* | 21.4\% | 19.2\% | 21.8\% | 59.8\% |
| Middle Atlantic: |  |  |  |  |  |  |  |
| New Jersey | 33.5\% | 35.2\% | 21.7\%* | 37.9\% | 16.7\% | 25.2\% | 73.0\% |
| New York | 28.2\% | 28.8\% | 29.3\% | 23.5\% | 20.3\% | 22.8\% | 60.1\% |
| Pennsylvania | 32.0\% | 30.8\% | 34.2\% | 35.2\% | 20.3\% | 24.5\% | 75.2\% |
| East North Central: |  |  |  |  |  |  |  |
| Illinois | 31.6\% | 34.8\% | 16.2\% | 31.8\% | 20.2\% | 19.3\% | 72.8\% |
| Indiana | 28.3\% | 26.0\% | 32.5\% | 34.5\% | 8.8\%* | 16.7\% | 67.4\% |
| Michigan | 26.6\% | 27.7\% | 19.8\% | 29.7\% | 19.5\% | 19.5\% | 63.2\% |
| Ohio | 28.2\% | 31.6\% | 12.7\%* | 28.4\%* | 18.8\% | 18.4\% | 67.8\% |
| Wisconsin | 22.3\% | 19.9\% | 36.5\% | 17.6\%* | 6.8\%* | 17.3\% | 59.2\% |
| West North Central: |  |  |  |  |  |  |  |
| Iowa | 26.0\% | 26.4\% | 22.7\%* | 27.4\%* | 22.7\% | 19.1\% | 60.4\% |
| Kansas | 23.6\% | 23.0\% | 13.3\%* | 34.5\% | 18.3\%* | 16.3\% | 53.8\% |
| Minnesota | 27.6\% | 27.9\% | 28.2\%* | 25.9\%* | 17.1\%* | 18.9\% | 72.6\% |
| Missouri | 25.3\% | 28.6\% | 13.0\%* | 23.9\%* | 19.7\% | 20.2\% | 45.1\% |
| Nebraska | 18.5\% | 17.9\% | 18.0\% | 21.4\%* | 9.9\% | 10.2\%* | 57.4\% |
| South Atlantic: |  |  |  |  |  |  |  |
| Delaware | 39.8\% | 41.3\% | 38.9\% | 32.0\%* | 28.1\%* | 28.0\% | 72.0\% |
| Florida | 32.3\% | 29.3\% | 35.9\% | 58.9\% | 23.3\% | 21.8\% | 64.2\% |
| Georgia | 35.0\% | 34.5\% | 29.3\% | 48.8\% | 35.1\%* | 20.2\% | 66.8\% |
| Maryland | 35.0\% | 35.6\% | 26.6\% | 38.7\% | 30.9\% | 23.9\% | 72.1\% |
| North Carolina | 29.2\% | 28.6\% | 5.3\%* | 55.0\% | 23.6\% | 22.5\% | 60.7\% |
| South Carolina | 33.2\% | 31.0\% | 38.2\% | 37.7\% | 24.1\%* | 22.3\% | 68.0\% |
| Virginia | 27.7\% | 22.5\% | 36.9\% | 42.2\% | 26.2\% | 16.9\% | 61.9\% |
| West Virginia | 24.2\% | 27.9\% | 13.1\%* | 25.8\%* | 15.3\% | 8.3\%* | 71.1\% |
| East South Central: |  |  |  |  |  |  |  |
| Alabama | 16.7\% | 14.3\% | 35.5\%* | 19.0\%* | 19.9\% | 8.2\% | 39.2\% |
| Kentucky | 30.6\% | 35.0\% | 7.2\%* | 30.5\% | 19.5\%* | 19.0\% | 59.5\% |
| Mississippi | 20.8\% | 20.9\% | 15.7\%* | 25.3\%* | 20.2\%* | 7.2\% | 46.7\% |
| Tennessee | 36.2\% | 35.0\% | 29.8\% | 55.4\% | 25.8\% | 27.7\% | 68.6\% |
| West South Central: |  |  |  |  |  |  |  |
| Louisiana | 27.7\% | 24.7\% | 40.3\% | 32.9\%* | 18.8\% | 16.4\% | 63.6\% |
| Oklahoma | 28.0\% | 28.2\% | 25.7\%* | 30.4\%* | 22.3\% | 19.6\% | 62.3\% |
| Texas | 33.4\% | 33.1\% | 32.3\% | 39.4\% | 20.4\% | 21.3\% | 66.2\% |
| Mountain: |  |  |  |  |  |  |  |
| Arizona | 28.1\% | 29.2\% | 17.5\% | 33.2\% | 14.1\% | 17.4\% | 69.7\% |
| Colorado | 28.8\% | 33.2\% | 17.5\% | 16.5\%* | 10.7\%* | 22.6\% | 75.0\% |
| Montana | 15.8\% | 15.9\% | 13.4\%* | 17.5\%* | 6.4\%* | 13.0\% | 57.2\% |
| Nevada | 26.7\% | 26.7\% | 25.4\%* | 27.9\% | 24.4\% | 15.6\% | 65.5\% |
| New Mexico | 25.2\% | 24.9\% | 21.4\%* | 31.0\% | 16.8\%* | 14.4\% | 56.5\% |
| Utah | 29.1\% | 31.1\% | 21.6\%* | 22.9\%* | 15.9\%* | 24.2\% | 68.6\% |
| Wyoming | 21.9\% | 21.8\% | 26.7\% | 14.2\%* | 12.0\%* | 19.6\% | 51.6\% |
| Pacific: |  |  |  |  |  |  |  |
| California | 38.6\% | 39.0\% | 35.5\% | 41.0\% | 28.3\% | 35.2\% | 66.6\% |
| Hawaii | 40.2\% | 40.5\% | 34.7\% | 44.1\% | 31.6\% | 36.1\% | 72.3\% |
| Oregon | 25.3\% | 26.2\% | 21.5\%* | 24.7\% | 12.5\%* | 14.9\% | 77.1\% |
| Washington | 30.8\% | 32.4\% | 28.3\% | 21.0\%* | 19.1\%* | 26.2\% | 65.0\% |
| States not shown separately | 25.1\% | 24.8\% | 23.7\% | 27.9\% | 8.2\%* | 23.4\% | 56.6\% |

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.d(2002) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

| Division and State |  | Percent Full-Time Employees |  |  | Percent Low-Wage Employees ** |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{gathered} 75 \% \text { or } \\ \text { more } \end{gathered}$ | 50-74\% | Less than 50\% | 50\% or more | Less than 50\% | Unknown |
| United States | 0.51\% | 0.72\% | 1.85\% | 1.69\% | 1.43\% | 0.69\% | 1.29\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 3.11\% | 2.99\% | 6.33\% | 8.60\% | 8.17\%* | 2.32\% | 7.66\% |
| Maine | 2.64\% | 4.43\% | 5.07\% | 9.17\% | 6.78\% | 2.62\% | 8.96\% |
| Massachusetts | 3.41\% | 4.74\% | 9.33\%* | 3.10\% | 5.72\%* | 3.90\% | 7.47\% |
| New Hampshire | 3.57\% | 5.03\% | 9.85\%* | 5.36\% | 5.35\% | 3.99\% | 9.75\% |
| Middle Atlantic: |  |  |  |  |  |  |  |
| New Jersey | 3.31\% | 3.45\% | 7.80\%* | 8.93\% | 4.55\% | 4.87\% | 4.81\% |
| New York | 1.91\% | 2.19\% | 4.38\% | 4.43\% | 2.77\% | 1.59\% | 6.62\% |
| Pennsylvania | 1.28\% | 2.65\% | 6.49\% | 6.63\% | 4.55\% | 2.58\% | 3.67\% |
| East North Central: |  |  |  |  |  |  |  |
| Illinois | 3.15\% | 4.75\% | 4.23\% | 8.28\% | 5.58\% | 3.09\% | 3.06\% |
| Indiana | 3.33\% | 4.23\% | 6.23\% | 9.51\% | 5.35\%* | 3.01\% | 6.86\% |
| Michigan | 1.89\% | 2.32\% | 5.71\% | 8.74\% | 4.20\% | 2.53\% | 8.04\% |
| Ohio | 1.88\% | 2.22\% | 5.00\%* | 11.03\%* | 5.06\% | 3.03\% | 5.68\% |
| Wisconsin | 3.22\% | 4.35\% | 7.17\% | 6.72\%* | 4.18\%* | 3.88\% | 8.32\% |
| West North Central: |  |  |  |  |  |  |  |
| Iowa | 2.50\% | 3.36\% | 8.05\%* | 8.98\%* | 3.77\% | 3.24\% | 9.93\% |
| Kansas | 2.77\% | 2.96\% | 7.20\%* | 6.61\% | 5.93\%* | 3.52\% | 9.14\% |
| Minnesota | 1.76\% | 2.89\% | 8.65\%* | 7.96\%* | 6.04\%* | 4.23\% | 7.83\% |
| Missouri | 4.39\% | 4.53\% | 7.05\%* | 11.44\%* | 4.62\% | 4.16\% | 12.23\% |
| Nebraska | 2.38\% | 3.32\% | 4.20\% | 8.46\%* | 2.82\% | 3.45\%* | 8.00\% |
| South Atlantic: |  |  |  |  |  |  |  |
| Delaware | 2.62\% | 2.65\% | 8.77\% | 10.42\%* | 9.41\%* | 3.55\% | 5.60\% |
| Florida | 2.10\% | 2.68\% | 6.70\% | 8.37\% | 4.15\% | 2.58\% | 5.74\% |
| Georgia | 3.74\% | 3.56\% | 7.13\% | 14.63\% | 11.60\%* | 2.02\% | 5.78\% |
| Maryland | 1.93\% | 2.03\% | 7.11\% | 7.12\% | 4.31\% | 2.12\% | 4.96\% |
| North Carolina | 3.05\% | 4.77\% | 3.81\%* | 12.86\% | 6.01\% | 5.67\% | 6.01\% |
| South Carolina | 3.22\% | 2.91\% | 8.83\% | 9.89\% | 8.10\%* | 4.17\% | 8.34\% |
| Virginia | 1.64\% | 2.60\% | 6.66\% | 9.07\% | 5.70\% | 2.91\% | 3.79\% |
| West Virginia | 2.74\% | 3.08\% | 8.53\%* | 8.75\%* | 4.32\% | 3.12\%* | 3.79\% |
| East South Central: |  |  |  |  |  |  |  |
| Alabama | 1.79\% | 2.37\% | 11.31\%* | 6.64\%* | 4.17\% | 1.80\% | 7.77\% |
| Kentucky | 3.73\% | 4.18\% | 2.94\%* | 8.52\% | 6.25\%* | 3.33\% | 8.56\% |
| Mississippi | 4.38\% | 4.46\% | 9.63\%* | 7.91\%* | 7.93\%* | 2.13\% | 8.22\% |
| Tennessee | 4.98\% | 6.56\% | 6.93\% | 12.67\% | 5.66\% | 5.23\% | 9.21\% |
| West South Central: |  |  |  |  |  |  |  |
| Louisiana | 2.56\% | 2.00\% | 10.28\% | 10.51\%* | 5.54\% | 3.44\% | 6.51\% |
| Oklahoma | 3.54\% | 3.69\% | 8.12\%* | 14.95\%* | 4.68\% | 3.71\% | 6.64\% |
| Texas | 2.26\% | 2.62\% | 5.99\% | 9.49\% | 4.10\% | 2.46\% | 4.21\% |
| Mountain: |  |  |  |  |  |  |  |
| Arizona | 3.53\% | 3.47\% | 4.31\% | 9.67\% | 3.96\% | 3.71\% | 4.89\% |
| Colorado | 3.39\% | 4.66\% | 5.08\% | 5.88\%* | 3.68\%* | 3.74\% | 10.03\% |
| Montana | 2.65\% | 2.35\% | 4.97\%* | 9.66\%* | 3.97\%* | 3.87\% | 12.72\% |
| Nevada | 2.74\% | 4.54\% | 11.10\%* | 7.18\% | 4.81\% | 2.49\% | 9.33\% |
| New Mexico | 3.25\% | 3.49\% | 12.86\%* | 7.96\% | 6.56\%* | 3.21\% | 9.41\% |
| Utah | 3.64\% | 3.66\% | 8.64\%* | 7.75\%* | 4.91\%* | 4.95\% | 5.95\% |
| Wyoming | 2.50\% | 3.23\% | 7.33\% | 7.55\%* | 4.03\%* | 3.74\% | 11.04\% |
| Pacific: |  |  |  |  |  |  |  |
| California | 1.00\% | 1.42\% | 4.70\% | 5.44\% | 4.93\% | 1.72\% | 4.25\% |
| Hawaii | 3.63\% | 4.16\% | 4.17\% | 7.55\% | 5.11\% | 2.94\% | 9.98\% |
| Oregon | 2.88\% | 2.96\% | 7.44\%* | 6.19\% | 4.21\%* | 2.47\% | 7.42\% |
| Washington | 2.95\% | 3.15\% | 6.71\% | 7.60\%* | 7.60\%* | 3.96\% | 8.53\% |
| States not shown separately | 3.09\% | 3.20\% | 6.87\% | 6.87\% | 2.65\%* | 3.80\% | 6.40\% |

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.

