

Table VII.A.2.a(2003) 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, 2003

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	32.4%	31.4%	32.5%	37.9%	28.5%	21.7%	73.7%
New England:							
Connecticut	27.8%	29.0%	26.6%	16.6% *	22.7% *	17.2%	76.0%
Maine	29.5%	24.7%	39.0%	47.4%	42.2%	13.8%	84.7%
Massachusetts	26.4%	25.7%	25.8%	30.0% *	32.6%	17.5%	61.7%
New Hampshire	25.1%	26.0%	18.4% *	27.3% *	3.0% *	18.3%	67.6%
Rhode Island	26.0%	23.9%	35.7%	25.8%	27.3%	15.4%	74.2%
Vermont	31.8%	31.2%	27.8%	38.8%	33.5% *	22.9%	76.2%
Middle Atlantic:							
New Jersey	29.2%	25.4%	43.2%	34.8%	25.6% *	22.1%	62.7%
New York	25.3%	23.6%	26.8%	32.7%	23.9%	19.1%	60.0%
Pennsylvania	29.8%	30.2%	33.9%	24.5% *	26.1%	22.1%	62.7%
East North Central:							
Illinois	39.7%	39.5%	43.7%	36.5%	27.8%	26.3%	92.0%
Indiana	38.3%	39.3%	42.6%	28.0% *	6.8% *	27.6%	86.5%
Michigan	25.1%	26.8%	12.5% *	35.4%	20.4% *	14.2%	76.0%
Ohio	33.6%	33.8%	36.3%	29.0% *	36.2%	17.1%	73.8%
Wisconsin	33.9%	32.8%	35.5%	36.9%	25.5%	21.9%	80.9%
West North Central:							
Iowa	33.2%	32.8%	19.2% *	43.9%	27.8%	27.4%	73.7%
Kansas	34.7%	33.7%	28.3%	48.1%	27.9%	22.8%	91.6%
Minnesota	32.1%	29.4%	15.4% *	51.2%	45.4%	21.4%	67.2%
Missouri	32.3%	31.1%	39.2%	30.9%	30.3%	23.6%	60.3%
Nebraska	35.9%	38.3%	26.9% *	36.3% *	26.6%	24.7%	88.2%
North Dakota	28.7%	29.5%	21.6% *	35.0%	20.5% *	21.6%	78.1%
South Dakota	24.6%	30.5%	18.1% *	7.1% *	5.9% *	21.5%	89.1%
South Atlantic:							
Delaware	35.0%	32.8%	46.0%	33.8%	48.1%	18.2%	70.7%
District of Columbia	28.7%	30.3%	32.6%	4.5% *	36.2%	19.0%	61.0%
Florida	33.1%	32.4%	30.6%	44.6%	29.7%	20.7%	76.2%
Georgia	37.0%	34.8%	37.0% *	47.5%	28.3% *	20.7%	75.5%
Maryland	33.7%	27.7%	49.0%	58.4%	29.3%	23.8%	73.2%
North Carolina	35.1%	31.6%	39.2%	53.0%	38.9%	21.1%	84.6%
South Carolina	37.3%	36.6%	27.8%	47.7%	31.8%	27.8%	78.9%
Virginia	33.3%	30.9%	34.5%	45.5%	33.9%	22.3%	68.3%
West Virginia	37.7%	34.5%	53.0%	35.4% *	36.4%	18.0%	75.3%

East South Central:

Alabama	31.5%	32.4%	22.2% *	37.2%	26.4%	27.2%	65.9%
Kentucky	33.5%	34.3%	22.9%	40.4%	23.6%	25.7%	75.7%
Mississippi	36.5%	38.0%	19.6% *	39.4% *	19.2%	30.8%	74.1%
Tennessee	45.2%	38.4%	69.0%	58.7%	38.1%	28.6%	93.6%

West South Central:

Arkansas	32.4%	30.4%	22.6% *	48.9%	13.8% *	17.9%	74.1%
Louisiana	37.1%	35.4%	29.5% *	51.4%	21.2% *	26.9%	84.0%
Oklahoma	32.7%	32.6%	22.4% *	43.8% *	31.4% *	14.6%	82.9%
Texas	41.8%	38.3%	44.9%	59.2%	39.9%	26.8%	81.9%

Mountain:

Arizona	34.2%	31.9%	48.7%	32.1% *	38.8%	22.8%	67.2%
Colorado	31.7%	34.1%	28.4%	23.1% *	20.6% *	20.0%	70.6%
Idaho	29.1%	31.8%	34.9%	18.7% *	32.5%	19.8%	73.8%
Montana	27.2%	26.9%	23.8%	34.5% *	18.2% *	23.3%	80.1%
Nevada	34.9%	31.8%	42.5% *	49.0%	24.2% *	22.6%	83.3%
New Mexico	35.7%	35.1%	44.1%	26.7% *	14.6% *	24.3%	85.8%
Utah	33.0%	33.4%	26.5% *	40.0% *	23.5% *	20.9%	79.7%
Wyoming	38.6%	37.0%	46.5%	38.7%	32.6%	25.8%	81.1%

Pacific:

Alaska	36.9%	39.3%	29.6% *	31.6%	30.6%	29.5%	77.9%
California	30.7%	30.2%	31.9%	32.2%	28.4%	21.9%	66.7%
Hawaii	22.7%	22.4%	20.9% *	25.2%	21.3% *	23.9%	18.8% *
Oregon	27.8%	28.3%	22.2% *	30.6% *	28.0%	21.9%	70.1%
Washington	25.3%	24.9%	22.0% *	30.3% *	17.5% *	18.8%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	0.99%	0.73%	2.14%	2.38%	1.60%	0.66%	2.28%
New England:							
Connecticut	5.21%	6.84%	7.85%	9.55% *	8.17% *	3.49%	12.73%
Maine	1.75%	3.27%	9.21%	12.50%	8.30%	2.94%	6.95%
Massachusetts	2.30%	3.57%	7.66%	9.79% *	9.71%	2.06%	11.56%
New Hampshire	4.76%	6.39%	6.91% *	10.20% *	6.29% *	4.93%	9.69%
Rhode Island	3.46%	4.71%	8.70%	7.69%	7.42%	2.67%	8.60%
Vermont	3.04%	4.08%	8.28%	7.73%	11.10% *	3.45%	5.99%
Middle Atlantic:							
New Jersey	4.00%	4.52%	7.38%	9.16%	12.49% *	3.17%	12.13%
New York	2.03%	2.00%	6.31%	6.27%	4.33%	2.20%	8.25%
Pennsylvania	3.42%	4.87%	9.80%	7.87% *	7.20%	4.85%	8.50%
East North Central:							
Illinois	4.05%	5.49%	9.18%	8.00%	7.49%	3.77%	10.59%
Indiana	5.26%	5.90%	10.77%	9.77% *	2.37% *	4.57%	7.12%
Michigan	3.67%	4.40%	4.97% *	9.24%	6.96% *	3.39%	7.96%
Ohio	2.70%	2.59%	9.99%	9.65% *	6.92%	2.24%	7.43%
Wisconsin	3.17%	3.74%	9.78%	7.42%	6.87%	3.49%	8.55%
West North Central:							
Iowa	2.57%	3.36%	6.04% *	8.42%	4.74%	3.47%	10.24%
Kansas	3.93%	5.15%	7.17%	12.53%	7.00%	5.15%	9.35%
Minnesota	3.88%	3.32%	10.20% *	9.55%	11.92%	4.04%	9.94%
Missouri	5.40%	5.59%	8.98%	8.54%	8.26%	4.02%	9.96%
Nebraska	4.03%	4.91%	10.15% *	12.17% *	7.63%	3.17%	9.06%
North Dakota	3.76%	2.65%	9.94% *	9.23%	7.44% *	3.62%	8.65%
South Dakota	2.44%	4.22%	7.26% *	4.31% *	2.64% *	2.48%	8.14%
South Atlantic:							
Delaware	3.10%	3.82%	8.91%	9.94%	9.91%	3.30%	8.79%
District of Columbia	3.33%	4.32%	9.16%	5.41% *	10.44%	3.19%	12.54%
Florida	4.86%	5.28%	6.08%	10.06%	5.99%	4.00%	7.11%
Georgia	3.02%	2.95%	11.59% *	11.96%	9.74% *	3.23%	7.94%
Maryland	4.05%	4.36%	13.13%	13.56%	7.17%	4.87%	8.28%
North Carolina	3.26%	3.58%	7.69%	12.17%	7.38%	2.92%	9.25%
South Carolina	4.47%	5.23%	8.31%	9.26%	6.97%	5.56%	10.07%
Virginia	1.96%	1.50%	7.89%	9.09%	6.35%	2.11%	6.35%
West Virginia	3.96%	3.67%	12.29%	11.35% *	6.79%	3.30%	8.29%

East South Central:

Alabama	4.32%	3.96%	8.89% *	10.00%	5.33%	5.48%	7.24%
Kentucky	3.94%	5.86%	5.84%	10.55%	5.36%	4.93%	11.39%
Mississippi	2.81%	5.07%	12.92% *	12.30% *	4.20%	4.04%	6.72%
Tennessee	3.31%	4.00%	15.44%	13.05%	9.64%	5.93%	2.61%

West South Central:

Arkansas	3.60%	4.68%	10.27% *	12.82%	5.02% *	3.32%	9.41%
Louisiana	2.99%	3.79%	10.01% *	12.82%	6.96% *	3.23%	8.45%
Oklahoma	5.57%	5.49%	10.02% *	13.68% *	10.02% *	3.88%	6.96%
Texas	1.31%	1.72%	8.85%	6.10%	5.63%	2.24%	3.57%

Mountain:

Arizona	4.99%	4.14%	11.69%	10.82% *	9.08%	3.80%	10.75%
Colorado	5.51%	5.46%	8.46%	9.13% *	6.35% *	3.91%	11.71%
Idaho	4.33%	4.65%	9.70%	9.28% *	8.33%	3.56%	10.37%
Montana	3.54%	4.16%	6.62%	12.06% *	6.51% *	6.03%	9.87%
Nevada	3.58%	4.24%	13.03% *	12.56%	9.32% *	3.98%	6.31%
New Mexico	3.38%	3.92%	8.97%	12.91% *	4.77% *	4.60%	8.50%
Utah	5.18%	6.09%	9.30% *	12.89% *	7.86% *	4.49%	11.87%
Wyoming	3.10%	3.41%	9.52%	10.72%	8.74%	3.28%	10.65%

Pacific:

Alaska	2.75%	5.07%	11.79% *	9.29%	7.32%	4.45%	7.60%
California	1.28%	1.49%	3.25%	6.84%	5.14%	1.13%	3.50%
Hawaii	2.44%	3.13%	9.37% *	5.81%	7.02% *	5.78%	10.07% *
Oregon	3.80%	4.19%	7.96% *	10.77% *	6.92%	3.74%	8.52%
Washington	3.73%	4.01%	11.42% *	12.19% *	8.11% *	2.75%	11.48%

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