Table VII.A.2.b(2003) 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 single coverage by proportion of employees who are full-time or low-wage and State: United States, 2003

## Percent Full-Time Employees Percent Low-Wage Employees

| Division and State | Total | $\mathbf{7 5 \%}$ <br> or <br> more | $50-$ <br> $\mathbf{7 4 \%}$ | Less <br> than <br> $\mathbf{5 0 \%}$ | $\mathbf{5 0 \%}$ <br> or <br> more | Less <br> than <br> $50 \%$ | Unknown |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | $43.9 \%$ | $45.7 \%$ | $43.0 \%$ | $34.4 \%$ | $40.3 \%$ | $52.0 \%$ | $19.5 \%$ |

New England:
Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

|  |  |  |  |  |  |  |
| ---: | :--- | :--- | :--- | :--- | :--- | ---: |
| $42.2 \%$ | $44.1 \%$ | $35.8 \%$ | $33.5 \%$ * | $36.7 \%$ | $48.4 \%$ | $21.3 \%$ |
| $44.7 \%$ | $48.4 \%$ | $42.5 \%$ | $24.2 \%$ * | $34.8 \%$ | $56.6 \%$ | $3.1 \%$ * |
| $36.5 \%$ | $35.9 \%$ | $42.8 \%$ | $31.2 \%$ * | $18.9 \%$ * | $40.6 \%$ | $29.8 \%$ * |
| $43.3 \%$ | $43.8 \%$ | $46.2 \%$ | $37.6 \%$ | $46.8 \%$ | $49.5 \%$ | $14.1 \%$ * |
| $46.8 \%$ | $45.2 \%$ | $44.6 \%$ | $56.6 \%$ | $53.2 \%$ | $52.4 \%$ | $14.1 \%$ * |
| $39.2 \%$ | $44.2 \%$ | $29.1 \%$ | $32.0 \%$ | $34.5 \%$ | $44.4 \%$ | $17.2 \%$ * |

Middle Atlantic:

| New Jersey | $47.9 \%$ | $47.5 \%$ | $44.4 \%$ | $53.2 \%$ | $37.6 \%$ | $54.1 \%$ | $31.1 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| New York | $50.1 \%$ | $54.3 \%$ | $42.2 \%$ | $36.8 \%$ | $49.0 \%$ | $55.8 \%$ | $21.1 \%$ |
| Pennsylvania | $48.4 \%$ | $49.8 \%$ | $39.1 \%$ | $49.7 \%$ | $44.1 \%$ | $54.5 \%$ | $31.3 \%$ |

East North Central:
Illinois
Indiana
Michigan
Ohio
Wisconsin

| 37.3\% | 37.6\% | 41.7\% | 31.1\% * | 39.7\% | 44.8\% | 11.2\% * |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 31.7\% | 32.0\% | 30.9\% * | 31.2\% * | 40.4\% | 41.2\% | 2.6\% * |
| 47.9\% | 52.3\% | 45.9\% | 31.1\% | 33.7\% | 60.2\% | 13.7\% * |
| 42.2\% | 43.4\% | 46.2\% | 30.6\% * | 35.7\% | 49.4\% | 28.7\% * |
| 28.5\% | 30.3\% | 25.0\% | 24.4\% * | 42.1\% | 31.6\% | 3.2\% * |

West North Central:

| lowa | $39.1 \%$ | $40.5 \%$ | $42.1 \%$ | $33.8 \%$ | $39.4 \%$ | $39.8 \%$ | $35.1 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Kansas | $40.1 \%$ | $42.2 \%$ | $43.3 \%$ | $25.3 \%$ * | $35.9 \%$ | $48.9 \%$ | $14.4 \%$ * |
| Minnesota | $36.7 \%$ | $41.1 \%$ | $40.0 \%$ | $20.5 \%$ | $28.1 \%$ | $41.9 \%$ | $21.7 \%$ * |
| Missouri | $43.9 \%$ | $45.2 \%$ | $29.4 \%$ | $56.8 \%$ | $51.3 \%$ | $48.9 \%$ | $21.7 \%$ * |
| Nebraska | $38.6 \%$ | $39.3 \%$ | $41.7 \%$ | $31.8 \%$ * | $47.8 \%$ | $41.5 \%$ | $13.8 \%$ * |
| North Dakota | $53.7 \%$ | $55.6 \%$ | $59.6 \%$ | $39.4 \%$ | $59.5 \%$ | $58.1 \%$ | $21.2 \%$ * |
| South Dakota | $44.5 \%$ | $41.3 \%$ | $47.6 \%$ | $54.6 \%$ | $39.5 \%$ | $49.6 \%$ | $29.0 \%$ * |

South Atlantic:

| Delaware | $41.3 \%$ | $40.1 \%$ | $42.1 \%$ | $48.5 \%$ | $31.9 \%$ | $54.7 \%$ | $12.1 \%$ * |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| District of Columbia | $48.0 \%$ | $50.9 \%$ | $33.3 \%$ |  | $40.0 \%$ | $15.9 \%$ | $53.6 \%$ |
| $39.3 \%$ |  |  |  |  |  |  |  |
| Florida | $40.9 \%$ | $41.5 \%$ | $47.6 \%$ | $23.0 \%$ * | $42.0 \%$ | $48.0 \%$ | $17.0 \%$ |
| Georgia | $36.4 \%$ | $38.0 \%$ | $39.6 \%$ * | $25.6 \%$ * | $40.6 \%$ | $46.3 \%$ | $13.6 \%$ * |
| Maryland | $40.9 \%$ | $48.1 \%$ | $20.8 \%$ * | $11.9 \%^{*}$ | $41.9 \%$ | $45.0 \%$ | $24.9 \%$ |
| North Carolina | $42.7 \%$ | $47.6 \%$ | $34.0 \%$ | $23.1 \%$ * | $27.1 \%$ | $56.0 \%$ | $15.2 \%$ * |
| South Carolina | $40.9 \%$ | $43.4 \%$ | $44.5 \%$ | $26.8 \%$ * | $42.2 \%$ | $49.4 \%$ | $10.3 \%$ * |
| Virginia | $41.6 \%$ | $44.7 \%$ | $40.3 \%$ | $25.6 \%$ | $38.4 \%$ | $51.1 \%$ | $13.8 \%$ * |
| West Virginia | $35.8 \%$ | $39.3 \%$ | $35.8 \%$ | $20.0 \%$ | $28.4 \%$ | $47.9 \%$ | $25.0 \%$ * |

East South Central:

| Alabama | $37.9 \%$ | $37.7 \%$ | $43.1 \%$ | $32.3 \%$ | $29.6 \%$ | $45.9 \%$ | $19.4 \%$ * |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Kentucky | $37.2 \%$ | $36.0 \%$ | $41.4 \%$ | $39.9 \%$ | $40.9 \%$ | $43.4 \%$ | $10.0 \%$ * |
| Mississippi | $41.1 \%$ | $40.4 \%$ | $49.7 \%$ | $39.2 \%$ | $50.5 \%$ | $48.1 \%$ | $12.4 \%$ |
| Tennessee | $37.6 \%$ | $42.6 \%$ | $28.2 \%$ * | $18.2 \%$ * | $44.1 \%$ | $46.9 \%$ | $7.6 \%$ * |

West South Central:

| Arkansas | $34.8 \%$ | $35.0 \%$ | $35.3 \%$ |  | $33.7 \%$ |  | $39.6 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $40.1 \%$ | $21.1 \%$ |  |  |  |  |  |  |
| Louisiana | $35.9 \%$ | $33.1 \%$ | $67.1 \%$ | $32.3 \%$ | $35.3 \%$ | $45.9 \%$ | $10.7 \%$ |
| * |  |  |  |  |  |  |  |
| Oklahoma | $45.5 \%$ | $49.6 \%$ | $49.1 \%$ | $20.3 \%$ * | $41.3 \%$ | $57.3 \%$ | $18.7 \%$ * |
| Texas | $40.3 \%$ | $42.0 \%$ | $47.4 \%$ | $24.4 \%$ | $39.3 \%$ | $50.9 \%$ | $14.3 \%$ |

Mountain:

| Arizona | $40.5 \%$ | $45.3 \%$ | $27.3 \%$ | $27.8 \%$ |  | $25.3 \%$ | $49.5 \%$ |
| :--- | ---: | :--- | :--- | :--- | :--- | :--- | :--- |
| Colorado | $48.5 \%$ | $51.3 \%$ | $48.7 \%$ | $32.4 \%$ * | $59.8 \%$ | $51.3 \%$ | $33.6 \%$ |
| Idaho | $58.7 \%$ | $57.2 \%$ | $56.5 \%$ | $64.1 \%$ | $45.9 \%$ | $66.9 \%$ | $33.2 \%$ |
| Montana | $51.7 \%$ | $53.2 \%$ | $49.1 \%$ | $45.4 \%$ | $44.1 \%$ | $60.7 \%$ | $16.7 \%$ * |
| Nevada | $43.2 \%$ | $41.5 \%$ | $63.0 \%$ | $34.6 \%$ * | $31.6 \%$ | $51.7 \%$ | $21.7 \%$ * |
| New Mexico | $38.9 \%$ | $41.2 \%$ | $23.6 \%$ | $43.8 \%$ * | $37.3 \%$ | $53.4 \%$ | $4.1 \%$ * |
| Utah | $33.6 \%$ | $33.4 \%$ | $33.9 \%$ | $34.3 \%$ * | $29.1 \%$ * | $43.1 \%$ | $8.3 \%$ * |
| Wyoming | $47.5 \%$ | $48.3 \%$ | $45.8 \%$ | $44.6 \%$ | $47.5 \%$ | $59.3 \%$ | $15.8 \%$ * |

Pacific:

| Alaska | $51.9 \%$ | $50.6 \%$ | $63.9 \%$ | $42.0 \%$ | $45.1 \%$ | $58.7 \%$ | $22.2 \%$ * |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| California | $53.3 \%$ | $54.6 \%$ | $53.2 \%$ | $45.2 \%$ | $44.3 \%$ | $62.7 \%$ | $23.6 \%$ |
| Hawaii | $73.6 \%$ | $72.2 \%$ | $85.4 \%$ | $71.7 \%$ | $67.1 \%$ | $77.0 \%$ | $69.5 \%$ |
| Oregon | $53.5 \%$ | $52.7 \%$ | $50.6 \%$ | $64.7 \%$ | $41.7 \%$ | $58.2 \%$ | $37.2 \%$ |
| Washington | $57.1 \%$ | $62.9 \%$ | $49.4 \%$ | $36.7 \%$ | $40.4 \%$ | $68.6 \%$ | $17.9 \%$ * |

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.b(2003) 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 single coverage by proportion of employees who are full-time or lowwage and State: United States, 2003

|  |  | Percent Full-Time Employees |  |  |  | Percent Low-Wage Employees |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Division and State | Total | $75 \%$ <br> or | $50-74 \%$ | Less <br> than <br> more | $50 \%$ or <br> more | Less <br> than <br> $50 \%$ | Unknown |

New England:

| Connecticut | $2.82 \%$ | $4.45 \%$ | $10.30 \%$ | $11.42 \%$ * | $8.88 \%$ | $3.61 \%$ | $5.77 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Maine | $2.74 \%$ | $3.61 \%$ | $10.53 \%$ | $11.56 \%$ * | $8.56 \%$ | $3.33 \%$ | $1.65 \%$ * |
| Massachusetts | $4.07 \%$ | $5.87 \%$ | $9.02 \%$ | $11.73 \%$ * | $16.62 \%$ * | $3.48 \%$ | $11.27 \%$ * |
| New Hampshire | $5.96 \%$ | $6.72 \%$ | $10.43 \%$ | $6.10 \%$ | $9.09 \%$ | $6.67 \%$ | $8.21 \%$ * |
| Rhode Island | $4.98 \%$ | $5.57 \%$ | $7.97 \%$ | $8.91 \%$ | $7.93 \%$ | $3.64 \%$ | $12.05 \%$ * |
| Vermont | $2.58 \%$ | $3.30 \%$ | $8.14 \%$ | $6.81 \%$ | $8.27 \%$ | $3.05 \%$ | $6.50 \%$ * |

Middle Atlantic:

| New Jersey | $5.09 \%$ | $5.10 \%$ | $11.70 \%$ | $12.89 \%$ | $10.55 \%$ | $5.31 \%$ | $8.70 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| New York | $1.51 \%$ | $1.58 \%$ | $5.54 \%$ | $5.00 \%$ | $3.49 \%$ | $1.97 \%$ | $4.97 \%$ |
| Pennsylvania | $3.89 \%$ | $5.60 \%$ | $10.59 \%$ | $9.95 \%$ | $7.87 \%$ | $5.13 \%$ | $7.67 \%$ |

East North Central:

| Illinois | $2.39 \%$ | $3.26 \%$ | $6.30 \%$ | $10.93 \%$ * | $8.63 \%$ | $2.98 \%$ | $8.04 \%$ * |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Indiana | $4.95 \%$ | $5.25 \%$ | $14.85 \%$ | * | $10.35 \%$ * | $6.18 \%$ | $6.61 \%$ |
| Michigan | $4.37 \%$ | $5.28 \%$ | $7.48 \%$ | $5.76 \%$ | $7.26 \%$ | $4.84 \%$ | $5.42 \%$ * |
| Ohio | $3.74 \%$ | $3.76 \%$ | $8.09 \%$ | $10.07 \%$ * | $8.45 \%$ | $3.89 \%$ | $8.78 \%$ * |
| Wisconsin | $3.60 \%$ | $3.29 \%$ | $6.88 \%$ | $9.32 \%$ * | $7.64 \%$ | $4.31 \%$ | $3.96 \%$ * |

West North Central:

|  | $2.36 \%$ | $4.41 \%$ | $7.71 \%$ | $4.89 \%$ | $4.72 \%$ | $3.66 \%$ | $10.07 \%$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| lowa | $3.65 \%$ | $3.02 \%$ | $11.53 \%$ | $12.25 \%$ * | $6.01 \%$ | $2.94 \%$ | $6.97 \%$ * |
| Kansas | $2.65 \%$ | $3.11 \%$ | $8.80 \%$ | $5.91 \%$ | $6.83 \%$ | $3.80 \%$ | $9.44 \%$ * |
| Minnesota | $3.42 \%$ | $4.00 \%$ | $7.69 \%$ | $13.37 \%$ | $9.08 \%$ | $4.51 \%$ | $6.56 \%$ * |
| Missouri | $3.29 \%$ | $4.20 \%$ | $8.52 \%$ | $12.32 \%$ * | $7.56 \%$ | $4.87 \%$ | $4.67 \%$ * |
| Nebraska | $4.32 \%$ | $4.77 \%$ | $8.11 \%$ | $7.69 \%$ | $6.96 \%$ | $5.46 \%$ | $7.75 \%$ * |
| North Dakota | $3.95 \%$ | $4.47 \%$ | $10.39 \%$ | $6.61 \%$ | $5.99 \%$ | $6.00 \%$ | $12.46 \%$ * |

South Atlantic:

| Delaware | 3.61\% | 3.51\% | 9.58\% | 12.50\% | 9.22\% | 3.21\% | 5.90\% * |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| District of Columbia | 4.08\% | 5.98\% | 11.09\% * | 11.29\% | 4.57\% | 5.11\% | 10.85\% |
| Florida | 2.45\% | 2.98\% | 6.89\% | 10.58\% * | 7.68\% | 3.20\% | 3.49\% |
| Georgia | 4.07\% | 4.72\% | 13.23\% * | 12.20\% * | 9.95\% | 6.58\% | 4.87\% * |
| Maryland | 4.52\% | 5.84\% | 15.06\% * | 4.42\% * | 8.00\% | 5.66\% | 6.93\% |
| North Carolina | 3.39\% | 3.65\% | 8.79\% | 10.33\% * | 7.85\% | 3.47\% | 8.41\% * |
| South Carolina | 3.43\% | 4.43\% | 11.92\% | 10.74\% * | 7.29\% | 4.29\% | 5.71\% * |
| Virginia | 2.74\% | 3.17\% | 7.38\% | 5.61\% | 4.89\% | 2.59\% | 6.55\% * |
| West Virginia | 3.50\% | 4.69\% | 10.12\% | 5.12\% | 4.67\% | 6.09\% | 11.11\% * |

East South Central:

| Alabama | $3.02 \%$ | $3.30 \%$ | $11.22 \%$ | $8.24 \%$ | $5.11 \%$ | $5.00 \%$ | $10.55 \%$ * |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Kentucky | $2.41 \%$ | $4.37 \%$ | $6.42 \%$ | $10.32 \%$ | $6.96 \%$ | $4.19 \%$ | $9.86 \%$ * |
| Mississippi | $3.52 \%$ | $3.74 \%$ | $12.44 \%$ | $10.91 \%$ | $6.49 \%$ | $4.69 \%$ | $2.44 \%$ |
| Tennessee | $3.46 \%$ | $3.79 \%$ | $10.45 \%$ * | $6.84 \%$ * | $7.59 \%$ | $4.76 \%$ | $2.59 \%$ * |

West South Central:

| Arkansas | $3.38 \%$ | $4.54 \%$ | $11.93 \%$ | * | $12.39 \%$ * | $6.36 \%$ | $5.32 \%$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Louisiana | $2.39 \%$ | $2.92 \%$ | $11.41 \%$ | $10.39 \%$ * | $6.87 \%$ | $4.59 \%$ | $8.34 \%$ * |
| Oklahoma | $4.06 \%$ | $3.66 \%$ | $13.32 \%$ | $7.58 \%$ * | $8.04 \%$ | $4.91 \%$ | $6.41 \%$ * |
| Texas | $2.68 \%$ | $2.48 \%$ | $11.15 \%$ | $5.22 \%$ | $4.72 \%$ | $3.66 \%$ | $2.48 \%$ |

Mountain:

| Arizona | $2.61 \%$ | $3.65 \%$ | $6.78 \%$ | $13.68 \%$ * | $7.21 \%$ | $3.19 \%$ | $6.63 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | :--- |
| Colorado | $2.66 \%$ | $3.84 \%$ | $10.04 \%$ | $10.79 \%$ * | $10.07 \%$ | $3.54 \%$ | $7.83 \%$ |
| Idaho | $3.92 \%$ | $2.83 \%$ | $9.69 \%$ | $9.97 \%$ | $8.21 \%$ | $3.38 \%$ | $9.50 \%$ |
| Montana | $3.36 \%$ | $4.09 \%$ | $7.53 \%$ | $12.30 \%$ | $7.55 \%$ | $4.88 \%$ | $7.16 \%$ * |
| Nevada | $6.28 \%$ | $6.62 \%$ | $11.35 \%$ | $11.62 \%$ * | $8.79 \%$ | $6.32 \%$ | $7.74 \%$ * |
| New Mexico | $2.12 \%$ | $1.97 \%$ | $6.30 \%$ | $13.53 \%$ * | $7.09 \%$ | $3.54 \%$ | $8.00 \%$ * |
| Utah | $3.30 \%$ | $3.54 \%$ | $8.71 \%$ | $10.30 \%$ * | $10.20 \%$ * | $4.02 \%$ | $8.68 \%$ * |
| Wyoming | $3.39 \%$ | $2.89 \%$ | $9.15 \%$ | $13.05 \%$ | $6.86 \%$ | $5.38 \%$ | $5.60 \%$ * |

Pacific:

| Alaska | $2.66 \%$ | $3.28 \%$ | $9.28 \%$ | $12.06 \%$ | $9.44 \%$ | $2.65 \%$ | $8.74 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | :--- |
| * |  |  |  |  |  |  |  |
| California | $2.19 \%$ | $2.65 \%$ | $7.38 \%$ | $3.83 \%$ | $5.23 \%$ | $2.55 \%$ | $4.71 \%$ |
| Hawaii | $3.53 \%$ | $5.71 \%$ | $9.61 \%$ | $7.42 \%$ | $6.74 \%$ | $4.70 \%$ | $9.38 \%$ |
| Oregon | $2.48 \%$ | $3.41 \%$ | $12.02 \%$ | $11.38 \%$ | $8.23 \%$ | $2.67 \%$ | $8.26 \%$ |
| Washington | $2.74 \%$ | $2.88 \%$ | $12.33 \%$ | $5.19 \%$ | $7.14 \%$ | $3.98 \%$ | $6.04 \%$ * |

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.

