

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

Division and State	Percent Full-Time Employees			Percent Low-Wage Employees **			Unknown
	Total	75% or more	50- 74%	Less than 50%	50% or more	Less than 50%	
United States	24.5%	25.4%	24.8%	19.0%	22.0%	29.0%	11.5%
New England:							
Connecticut	27.4%	29.4%	24.0%	12.6% *	31.0%	29.3%	16.7% *
Maine	22.9%	24.0%	31.9%	4.3% *	15.6% *	30.0%	0.1% *
Massachusetts	28.8%	31.4%	31.5%	15.5% *	6.8% *	33.1%	24.2% *
New Hampshire	33.0%	35.0%	29.9%	26.1% *	26.4%	40.2%	4.9% *
Rhode Island	29.7%	32.0%	15.2% *	34.1% *	37.4%	32.6%	8.9% *
Vermont	25.3%	28.4%	18.7% *	21.2% *	21.2% *	28.9%	10.7% *
Middle Atlantic:							
New Jersey	28.3%	33.9%	14.7% *	14.1% *	23.7% *	34.3%	7.5% *
New York	34.9%	37.1%	32.3%	26.2%	35.2%	39.2%	12.0% *
Pennsylvania	30.2%	32.0%	29.4% *	22.4% *	28.8%	35.7%	11.9% *
East North Central:							
Illinois	23.8%	21.1%	30.1%	30.7% *	37.7%	26.1%	6.2% *
Indiana	20.6%	21.2%	14.7% *	25.1% *	18.1% *	29.2%	1.6% *
Michigan	36.4%	38.1%	37.3%	27.9%	23.5% *	47.2%	7.4% *
Ohio	30.1%	30.4%	36.4%	22.0%	19.3%	34.1%	28.6% *
Wisconsin	20.3%	21.4%	17.9% *	18.4% *	25.8%	24.1%	2.4% *
West North Central:							
Iowa	23.5%	27.7%	13.5% *	20.6%	18.1%	26.8%	22.2% *
Kansas	23.8%	25.9%	12.2% *	28.2% *	21.8% *	30.0%	4.0% *
Minnesota	17.1%	19.1%	17.3%	10.4% *	22.3% *	16.1%	16.9% *
Missouri	24.8%	23.9%	22.4% *	36.6% *	15.9% *	28.8%	21.7% *
Nebraska	23.9%	24.6%	25.1%	18.9% *	30.7%	25.5%	7.2% *
North Dakota	27.3%	33.5%	20.7%	14.0% *	30.6%	29.6%	9.5% *
South Dakota	32.3%	27.5%	39.5%	45.0%	44.2%	28.0%	26.7% *
South Atlantic:							
Delaware	18.3%	20.9%	11.4% *	9.8% *	10.0% *	26.0%	3.0% *
District of Columbia	24.6%	27.9%	5.1% *	19.1% *	10.9% *	24.4%	30.2% *
Florida	24.7%	24.0%	33.9%	15.3% *	25.0%	30.4%	6.3%
Georgia	19.0%	21.6%	16.5% *	7.9% *	18.3% *	24.0%	9.5% *
Maryland	18.3%	21.4%	9.7% *	6.1% *	20.2% *	17.8%	18.4% *
North Carolina	16.8%	18.4%	13.6% *	11.4% *	14.5% *	18.8%	12.7% *
South Carolina	20.5%	22.8%	24.5%	7.6% *	27.7%	20.7%	6.7% *
Virginia	22.7%	24.4%	26.2%	9.2% *	20.4%	28.5%	5.7% *
West Virginia	24.3%	26.6%	22.5% *	15.8%	15.9% *	31.8%	23.3% *

East South Central:

Alabama	20.3%	19.2%	18.7% *	30.8% *	17.9%	24.4%	5.6% *
Kentucky	18.8%	18.0%	16.8% *	26.7%	20.6%	21.2%	7.8% *
Mississippi	19.0%	17.7%	30.2% *	18.3% *	26.0%	21.2%	3.9% *
Tennessee	11.7%	11.5%	17.6% *	6.4% *	9.6% *	16.0%	3.2% *

West South Central:

Arkansas	16.6%	17.6%	8.2% *	18.7% *	19.1% *	19.6%	9.2% *
Louisiana	16.1%	15.9%	17.5% *	16.2% *	16.4% *	21.0%	2.9% *
Oklahoma	25.4%	25.5%	28.6%	21.2% *	21.1%	31.5%	14.2% *
Texas	15.9%	16.5%	14.4% *	13.5%	10.5%	20.8%	8.6%

Mountain:

Arizona	20.4%	20.0%	23.7%	19.0% *	16.3% *	23.5%	13.8% *
Colorado	29.3%	28.9%	31.3%	28.5%	41.3%	30.1%	19.3% *
Idaho	23.1%	25.6%	30.2%	12.2% *	20.0% *	23.3%	26.2% *
Montana	30.7%	34.8%	21.3% *	16.1% *	19.2% *	40.0%	5.7% *
Nevada	21.3%	22.0%	15.0% *	22.1% *	22.0% *	24.8%	9.0% *
New Mexico	20.3%	21.0%	12.7% *	27.1% *	20.8%	27.9%	0.6% *
Utah	22.6%	20.6%	26.9% *	28.3% *	22.5% *	29.6%	0.9% *
Wyoming	22.5%	22.6%	13.8% *	33.4% *	27.9%	26.1%	5.2% *

Pacific:

Alaska	21.8%	22.2%	17.6% *	26.0% *	18.9% *	24.2%	11.8% *
California	24.8%	25.4%	27.9%	17.2%	19.4%	29.0%	12.5%
Hawaii	23.8%	22.9%	32.1% *	22.4%	24.4%	22.7%	29.4%
Oregon	21.5%	21.9%	11.4% *	30.7%	16.5%	22.3%	22.7% *
Washington	25.2%	29.1%	17.7% *	13.5% *	15.8% *	29.3%	14.9%

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.c(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 family coverage 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	0.69%	0.75%	1.40%	1.16%	0.99%	0.88%	1.91%
New England:							
Connecticut	2.04%	2.64%	6.01%	7.21% *	8.30%	3.09%	5.30% *
Maine	2.01%	2.60%	8.46%	6.17% *	8.77% *	3.12%	0.15% *
Massachusetts	3.04%	4.47%	8.49%	11.32% *	10.45% *	5.22%	12.30% *
New Hampshire	6.54%	7.05%	7.43%	11.50% *	7.40%	7.91%	2.30% *
Rhode Island	3.16%	4.64%	6.53% *	10.52% *	8.36%	3.38%	7.24% *
Vermont	3.32%	3.50%	7.48% *	7.60% *	7.78% *	4.03%	4.63% *
Middle Atlantic:							
New Jersey	3.98%	5.31%	8.79% *	6.50% *	9.99% *	4.96%	8.22% *
New York	2.39%	2.59%	6.84%	3.54%	6.03%	2.47%	4.94% *
Pennsylvania	3.81%	4.42%	11.25% *	6.89% *	6.31%	5.19%	4.77% *
East North Central:							
Illinois	2.97%	2.46%	4.71%	11.91% *	9.21%	3.47%	2.34% *
Indiana	4.54%	5.21%	6.89% *	10.80% *	10.04% *	5.19%	1.33% *
Michigan	3.32%	3.74%	8.22%	7.00%	8.50% *	3.17%	4.58% *
Ohio	2.47%	3.21%	8.73%	5.47%	5.46%	4.60%	9.14% *
Wisconsin	3.37%	3.30%	9.05% *	7.97% *	4.77%	3.72%	3.79% *
West North Central:							
Iowa	3.37%	4.95%	4.54% *	5.45%	3.63%	3.71%	10.57% *
Kansas	3.14%	3.59%	9.91% *	13.95% *	7.12% *	3.06%	1.74% *
Minnesota	2.82%	2.95%	4.77%	3.60% *	7.50% *	3.12%	6.69% *
Missouri	4.21%	4.71%	7.55% *	11.01% *	5.80% *	3.92%	7.91% *
Nebraska	2.80%	3.66%	6.01%	5.88% *	6.97%	3.79%	4.08% *
North Dakota	3.50%	3.76%	5.78%	5.27% *	3.99%	4.84%	4.94% *
South Dakota	3.08%	2.70%	10.53%	9.18%	6.88%	3.52%	12.02% *
South Atlantic:							
Delaware	2.53%	3.40%	6.66% *	3.83% *	3.54% *	2.65%	2.98% *
District of Columbia	3.98%	4.64%	3.26% *	10.97% *	6.34% *	3.41%	9.29% *
Florida	1.85%	3.24%	6.57%	10.89% *	4.69%	3.24%	1.80%
Georgia	1.79%	3.08%	5.61% *	4.29% *	6.60% *	4.51%	4.42% *
Maryland	3.16%	3.68%	9.01% *	2.16% *	7.47% *	2.99%	6.09% *
North Carolina	2.35%	2.71%	6.37% *	5.38% *	4.55% *	2.86%	8.43% *
South Carolina	4.28%	5.24%	7.22%	5.07% *	6.99%	3.72%	5.45% *
Virginia	1.85%	2.28%	5.05%	3.88% *	4.73%	3.02%	2.52% *
West Virginia	2.76%	2.95%	10.32% *	4.26%	5.42% *	3.75%	10.23% *

East South Central:

Alabama	2.65%	2.49%	5.76% *	10.74% *	5.29%	2.13%	4.82% *
Kentucky	1.75%	2.61%	9.07% *	6.75%	4.48%	2.67%	2.87% *
Mississippi	3.38%	2.80%	10.49% *	8.92% *	7.26%	3.88%	2.10% *
Tennessee	2.02%	2.53%	7.02% *	6.63% *	3.63% *	2.96%	2.21% *

West South Central:

Arkansas	1.84%	2.61%	6.39% *	9.29% *	7.38% *	2.39%	8.55% *
Louisiana	2.23%	2.06%	14.06% *	5.39% *	8.70% *	2.88%	4.56% *
Oklahoma	3.02%	3.11%	8.49%	8.18% *	5.40%	3.05%	6.54% *
Texas	1.86%	2.23%	6.77% *	3.69%	2.58%	2.63%	1.86%

Mountain:

Arizona	1.84%	2.93%	6.97%	10.10% *	6.36% *	3.28%	6.77% *
Colorado	3.72%	5.32%	7.70%	8.25%	11.47%	5.71%	6.09% *
Idaho	3.23%	3.65%	7.82%	7.81% *	6.87% *	4.75%	9.76% *
Montana	5.29%	6.58%	6.87% *	9.48% *	6.10% *	6.91%	2.26% *
Nevada	3.84%	4.28%	9.96% *	8.50% *	8.39% *	3.84%	3.51% *
New Mexico	1.95%	2.14%	5.40% *	10.41% *	5.98%	4.29%	0.18% *
Utah	2.33%	3.55%	10.15% *	10.52% *	9.24% *	4.21%	0.54% *
Wyoming	1.79%	3.30%	9.28% *	13.30% *	6.27%	4.78%	3.47% *

Pacific:

Alaska	2.77%	3.59%	7.35% *	8.42% *	7.36% *	3.27%	3.67% *
California	1.95%	2.15%	4.01%	3.45%	4.24%	1.97%	3.59%
Hawaii	2.71%	3.29%	9.64% *	5.85%	4.75%	3.15%	8.16%
Oregon	2.72%	3.13%	10.19% *	8.73%	3.05%	3.58%	7.54% *
Washington	3.28%	4.26%	6.83% *	5.21% *	4.96% *	3.78%	3.61%

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