

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

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		Unknown
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	
United States	32.6%	32.5%	30.8%	35.1%	25.1%	25.0%	66.4%
New England:							
Connecticut	42.0%	44.3%	41.0%	18.5% *	40.6%	36.4%	66.2%
Maine	29.7%	28.2%	30.2%	38.9%	31.6%	19.7%	75.3%
Massachusetts	28.3%	31.4%	23.8%	22.2% *	12.6% *	22.1%	66.0%
New Hampshire	32.7%	36.9%	16.7% *	28.7% *	8.3% *	26.4%	74.8%
Rhode Island	28.7%	31.1%	28.4% *	17.2% *	24.7% *	20.7%	69.9%
Vermont	20.7%	24.3%	15.3% *	13.0% *	13.5% *	14.6%	58.9%
Middle Atlantic:							
New Jersey	26.9%	24.4%	35.9%	30.4%	28.8% *	21.5%	47.8%
New York	32.1%	32.1%	37.1%	26.4%	24.8%	28.6%	59.7%
Pennsylvania	29.5%	31.9%	22.4% *	23.9%	17.5% *	25.6%	58.6%
East North Central:							
Illinois	39.2%	38.1%	41.5%	42.6%	26.7%	29.3%	80.5%
Indiana	30.9%	29.5%	40.9%	24.8% *	22.2%	18.1%	67.6%
Michigan	31.2%	33.3%	23.8% *	32.2%	26.0% *	18.8%	88.7%
Ohio	29.5%	28.4%	29.1% *	36.4%	28.4%	18.9%	57.5%
Wisconsin	27.9%	30.4%	24.4% *	21.1% *	13.6% *	17.4%	76.9%
West North Central:							
Iowa	25.4%	28.9%	13.1% *	25.4%	20.0% *	19.5%	65.6%
Kansas	27.1%	24.1%	13.9% *	58.4%	28.6%	18.7%	55.8%
Minnesota	21.7%	18.1%	23.8% *	32.2%	22.9% *	16.7%	42.5%
Missouri	29.1%	28.5%	36.2%	22.6% *	17.7% *	18.8%	71.0%
Nebraska	25.9%	26.9%	21.8% *	26.0%	24.7%	16.2%	59.2%
North Dakota	16.4%	20.9%	4.4% *	16.2% *	4.7% *	13.5% *	56.5%
South Dakota	14.5%	19.0%	8.3% *	2.4% *	2.0% *	10.6%	68.1%
South Atlantic:							
Delaware	36.2%	39.1%	32.8% *	19.7% *	25.4% *	27.4%	63.1%
District of Columbia	43.2%	40.9%	51.7%	55.8%	47.7%	36.0%	67.7%
Florida	37.9%	37.5%	31.2%	53.4%	33.9%	30.7%	64.8%
Georgia	39.7%	40.9%	38.2% *	34.9% *	24.7% *	27.4%	75.1%
Maryland	36.6%	35.9%	44.1% *	35.7% *	32.7% *	29.7%	65.0%
North Carolina	24.2%	22.8%	21.5%	37.3% *	10.4%	16.0%	78.8%
South Carolina	23.9%	23.3%	18.2% *	30.7% *	12.9% *	19.7%	58.0%
Virginia	35.5%	33.3%	31.6%	52.2%	33.3%	25.8%	69.1%
West Virginia	28.5%	27.8%	42.0% *	16.4% *	9.7% *	18.8%	73.8%

East South Central:

Alabama	22.1%	19.5%	23.0% *	41.3%	16.1% *	15.1%	73.4%
Kentucky	25.8%	25.0%	24.7%	32.3%	15.7%	23.1%	51.2%
Mississippi	26.9%	26.4%	36.7% *	23.8% *	15.6% *	17.4%	63.3%
Tennessee	36.4%	33.0%	49.0%	42.4%	35.5%	27.9%	58.3%

West South Central:

Arkansas	27.8%	26.9%	14.8% *	42.0% *	8.5% *	21.1%	55.9%
Louisiana	30.9%	28.6%	29.7% *	45.0%	22.1% *	23.0%	63.1%
Oklahoma	35.6%	33.9%	25.2% *	55.0%	32.6%	21.1%	78.2%
Texas	34.2%	31.1%	38.3%	48.2%	34.6%	21.6%	65.5%

Mountain:

Arizona	32.1%	29.5%	30.9% *	48.2%	34.0%	20.1%	69.2%
Colorado	28.1%	28.9%	32.8%	16.6% *	18.8% *	12.7%	75.8%
Idaho	19.7%	20.8%	21.5% *	15.7% *	15.4% *	15.4%	48.2%
Montana	19.5%	19.7%	21.3%	15.3% *	12.4% *	18.2%	50.2%
Nevada	35.8%	34.3%	44.7%	37.6% *	26.8% *	25.6%	75.9%
New Mexico	27.5%	24.8%	42.4%	28.5% *	22.8% *	14.5%	65.0%
Utah	32.7%	31.3%	38.7%	32.5% *	17.4% *	22.8%	78.2%
Wyoming	16.7%	15.1%	25.3% *	15.6% *	18.1% *	11.0%	29.9% *

Pacific:

Alaska	18.8%	19.6%	13.4% *	21.4% *	15.0% *	11.8%	55.8%
California	43.9%	45.4%	36.5%	42.9%	35.7%	39.0%	69.5%
Hawaii	47.0%	51.0%	31.1% *	40.0%	38.2%	48.3%	61.1%
Oregon	24.1%	25.0%	18.5% *	22.1% *	17.8% *	20.3%	60.8%
Washington	25.5%	21.6%	12.7% *	54.4%	28.6%	17.1%	63.7%

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.d(2003) 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, 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	0.77%	0.82%	2.69%	1.77%	1.57%	0.77%	1.76%
New England:							
Connecticut	5.97%	7.00%	8.78%	9.05% *	8.56%	4.92%	14.67%
Maine	3.57%	4.21%	7.22%	8.51%	8.97%	3.05%	11.44%
Massachusetts	5.05%	6.51%	6.50%	9.60% *	6.78% *	4.88%	14.27%
New Hampshire	4.57%	5.84%	6.23% *	9.59% *	4.91% *	5.45%	9.69%
Rhode Island	2.76%	3.08%	9.06% *	10.24% *	8.42% *	1.57%	9.34%
Vermont	3.36%	3.67%	5.74% *	5.01% *	4.50% *	3.04%	11.03%
Middle Atlantic:							
New Jersey	2.79%	4.16%	9.89%	8.02%	12.27% *	4.08%	8.89%
New York	1.82%	3.56%	7.52%	5.55%	4.93%	2.21%	7.12%
Pennsylvania	2.92%	4.14%	7.72% *	6.79%	6.54% *	3.54%	11.02%
East North Central:							
Illinois	4.04%	4.98%	10.94%	7.79%	7.90%	3.45%	9.93%
Indiana	4.38%	4.82%	10.99%	10.32% *	6.64%	2.86%	8.85%
Michigan	5.17%	6.45%	7.89% *	8.82%	8.33% *	5.00%	5.18%
Ohio	3.71%	4.88%	9.40% *	8.96%	8.27%	4.53%	8.68%
Wisconsin	4.20%	5.88%	8.51% *	6.69% *	5.87% *	4.63%	6.69%
West North Central:							
Iowa	4.52%	6.00%	4.62% *	6.11%	6.32% *	5.64%	12.89%
Kansas	5.04%	5.20%	10.21% *	15.02%	7.02%	4.84%	11.07%
Minnesota	3.40%	2.96%	10.49% *	9.51%	8.86% *	3.34%	6.93%
Missouri	3.59%	4.71%	7.58%	11.32% *	6.33% *	4.76%	7.80%
Nebraska	4.05%	5.16%	9.60% *	6.83%	6.91%	3.49%	10.80%
North Dakota	2.55%	3.41%	1.91% *	9.03% *	3.54% *	4.15% *	8.93%
South Dakota	2.10%	2.84%	6.49% *	1.59% *	1.29% *	1.98%	10.30%
South Atlantic:							
Delaware	4.11%	4.76%	11.03% *	7.83% *	8.63% *	4.59%	6.34%
District of Columbia	3.55%	4.29%	12.40%	13.72%	13.64%	3.47%	10.31%
Florida	3.69%	3.82%	6.76%	11.50%	7.65%	2.91%	8.99%
Georgia	2.19%	2.73%	12.77% *	11.60% *	10.29% *	4.18%	5.42%
Maryland	2.53%	2.48%	13.65% *	13.33% *	10.20% *	3.70%	8.64%
North Carolina	2.45%	3.30%	5.97%	12.10% *	3.09%	2.68%	10.67%
South Carolina	3.82%	4.60%	11.37% *	10.70% *	6.56% *	4.88%	7.56%
Virginia	2.27%	2.21%	7.17%	9.67%	6.68%	2.06%	5.33%
West Virginia	4.90%	5.16%	13.24% *	7.31% *	4.45% *	5.28%	11.22%

East South Central:

Alabama	3.84%	3.49%	11.85% *	11.95%	6.96% *	4.18%	10.85%
Kentucky	3.69%	5.09%	6.21%	8.57%	3.61%	4.63%	11.56%
Mississippi	3.64%	5.35%	12.32% *	12.65% *	4.93% *	3.78%	9.62%
Tennessee	4.75%	5.75%	12.91%	12.57%	7.31%	6.87%	8.97%

West South Central:

Arkansas	3.90%	3.68%	9.01% *	13.80% *	3.30% *	4.43%	12.28%
Louisiana	2.86%	3.50%	12.42% *	9.33%	8.93% *	3.11%	10.02%
Oklahoma	3.74%	4.02%	10.87% *	11.75%	6.25%	3.71%	9.00%
Texas	1.59%	2.62%	8.40%	7.07%	7.12%	2.72%	4.86%

Mountain:

Arizona	3.57%	2.93%	9.46% *	11.32%	8.76%	3.71%	7.64%
Colorado	5.30%	6.39%	9.27%	5.37% *	8.10% *	2.24%	12.19%
Idaho	4.75%	4.75%	9.81% *	7.61% *	7.68% *	4.57%	9.98%
Montana	1.81%	1.72%	5.17%	7.14% *	4.36% *	3.03%	12.21%
Nevada	3.54%	4.46%	10.42%	13.01% *	9.68% *	4.03%	5.51%
New Mexico	3.39%	3.22%	10.61%	10.49% *	7.80% *	2.76%	8.56%
Utah	4.10%	4.66%	10.52%	10.22% *	9.27% *	2.74%	9.35%
Wyoming	3.03%	3.13%	9.19% *	10.50% *	6.40% *	3.04%	12.58% *

Pacific:

Alaska	2.59%	3.26%	5.70% *	7.53% *	6.39% *	2.98%	9.84%
California	1.81%	1.78%	5.34%	6.08%	3.06%	2.03%	3.77%
Hawaii	3.48%	3.53%	10.61% *	10.65%	8.15%	4.89%	10.65%
Oregon	2.27%	1.48%	7.62% *	8.77% *	6.46% *	2.75%	9.89%
Washington	3.36%	2.57%	11.78% *	11.87%	7.22%	2.70%	8.84%

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