

**Table VII.A.2.f(2003) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance 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	74.8%	74.9%	73.5%	75.8%	75.6%	73.5%	78.7%
New England:							
Connecticut	78.7%	78.1%	79.4%	83.5%	78.7%	81.2%	68.6%
Maine	75.9%	74.9%	71.5%	87.7%	78.1%	73.2%	85.4%
Massachusetts	51.0%	42.2%	68.9%	62.8%	66.2%	47.0%	59.2%
New Hampshire	75.1%	73.9%	74.5%	81.3%	83.9%	73.4%	77.2%
Rhode Island	68.2%	65.2%	76.4%	73.8%	74.0%	67.2%	67.2%
Vermont	72.7%	76.7%	66.5%	64.2%	70.2%	70.2%	87.7%
Middle Atlantic:							
New Jersey	77.1%	78.1%	75.9%	73.1%	70.3%	76.6%	85.2%
New York	64.9%	66.6%	62.9%	58.5%	56.9%	67.0%	64.3%
Pennsylvania	71.9%	71.7%	75.5%	69.7%	76.7%	68.1%	79.7%
East North Central:							
Illinois	75.7%	77.2%	65.5%	79.1%	77.7%	73.6%	81.1%
Indiana	77.4%	79.0%	70.7%	78.2%	79.7%	79.5%	70.9%
Michigan	71.9%	69.8%	72.4%	80.1%	76.5%	70.3%	73.0%
Ohio	72.3%	73.2%	69.1%	70.2%	74.7%	69.1%	78.6%
Wisconsin	73.8%	74.0%	71.8%	75.3%	64.8%	77.5%	72.5%
West North Central:							
Iowa	71.3%	69.0%	69.6%	78.1%	67.6%	73.6%	70.6%
Kansas	75.6%	74.4%	77.2%	79.5%	76.7%	74.5%	78.0%
Minnesota	70.6%	65.0%	83.1%	81.0%	75.8%	68.9%	72.9%
Missouri	71.6%	72.2%	79.3%	52.4%	85.6%	67.9%	68.3%
Nebraska	70.6%	71.4%	67.9%	69.8%	67.4%	68.1%	83.8%
North Dakota	61.4%	61.7%	57.5%	65.6%	49.8%	65.2%	73.3%
South Dakota	75.5%	75.6%	73.9%	77.0%	69.6%	77.1%	81.6%
South Atlantic:							
Delaware	69.3%	67.6%	77.4%	69.1%	73.9%	67.8%	71.1%
District of Columbia	60.6%	58.8%	69.8%	66.0%	75.5%	60.3%	56.3%
Florida	79.3%	80.7%	71.8%	78.3%	74.6%	77.7%	89.4%
Georgia	70.6%	71.4%	74.4%	63.2%	60.0%	72.7%	74.1%
Maryland	81.1%	78.1%	94.8%	89.3%	76.0%	79.9%	90.4%
North Carolina	80.8%	83.1%	71.6%	79.0%	73.1%	84.2%	79.5%
South Carolina	77.1%	79.1%	69.0%	74.8%	67.9%	82.0%	78.5%
Virginia	73.8%	73.4%	71.3%	78.9%	73.5%	69.8%	87.2%
West Virginia	74.3%	75.4%	67.8%	76.9%	83.9%	71.9%	64.6%

East South Central:

Alabama	68.6%	68.0%	61.6%	83.0%	74.9%	64.7%	71.8%
Kentucky	80.9%	82.9%	81.8%	66.1%	84.2%	78.7%	83.1%
Mississippi	80.4%	80.6%	91.5%	73.2%	68.3%	84.9%	89.4%
Tennessee	84.2%	85.4%	79.7%	81.5%	78.2%	81.7%	96.1%

West South Central:

Arkansas	77.8%	78.3%	75.3%	77.2%	71.5%	73.6%	90.5%
Louisiana	75.2%	73.5%	82.7%	80.3%	75.7%	75.5%	74.0%
Oklahoma	77.9%	77.8%	67.2%	89.7%	75.1%	79.4%	77.2%
Texas	79.4%	77.6%	82.1%	87.3%	88.5%	77.5%	75.0%

Mountain:

Arizona	81.8%	79.9%	87.1%	87.3%	89.4%	78.6%	85.4%
Colorado	79.8%	82.8%	75.1%	70.3%	70.0%	79.1%	88.2%
Idaho	85.4%	85.2%	78.2%	90.3%	93.4%	81.9%	92.8%
Montana	66.2%	62.5%	72.4%	82.3%	66.2%	61.8%	94.3%
Nevada	84.3%	83.9%	93.8%	77.1%	85.5%	85.8%	78.2%
New Mexico	74.8%	74.0%	80.3%	72.5%	76.1%	76.3%	69.9%
Utah	84.1%	83.9%	83.7%	85.3%	89.8%	80.3%	90.1%
Wyoming	74.0%	71.3%	87.3%	74.2%	72.4%	70.0%	86.9%

Pacific:

Alaska	80.6%	82.9%	67.6%	84.7%	81.9%	78.7%	89.3%
California	77.9%	78.0%	74.3%	81.7%	85.3%	75.9%	79.9%
Hawaii	72.2%	70.6%	85.1%	70.7%	76.0%	69.2%	81.0%
Oregon	81.4%	82.0%	82.7%	74.5%	83.9%	78.8%	96.4%
Washington	79.6%	80.0%	73.6%	82.7%	85.6%	76.7%	87.8%

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.

\*\* 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.f(2003) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance 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	0.40%	0.61%	1.37%	1.15%	1.26%	0.58%	1.44%
New England:							
Connecticut	3.25%	3.24%	7.47%	5.98%	6.42%	2.88%	8.04%
Maine	1.92%	2.05%	7.75%	10.00%	9.11%	3.80%	5.52%
Massachusetts	2.55%	2.47%	11.51%	8.50%	14.54%	3.36%	10.78%
New Hampshire	5.23%	5.63%	9.84%	7.01%	8.23%	6.20%	9.75%
Rhode Island	3.54%	4.53%	10.57%	9.62%	7.15%	4.60%	9.76%
Vermont	4.30%	4.76%	9.50%	10.33%	7.63%	5.29%	4.87%
Middle Atlantic:							
New Jersey	2.86%	2.42%	9.85%	8.99%	9.31%	4.44%	4.41%
New York	3.19%	3.76%	8.58%	6.87%	5.49%	3.14%	7.31%
Pennsylvania	2.19%	3.07%	8.33%	5.99%	6.09%	3.35%	7.33%
East North Central:							
Illinois	2.21%	3.44%	7.86%	9.36%	8.91%	2.92%	7.09%
Indiana	2.97%	3.43%	10.13%	10.38%	5.07%	2.78%	9.47%
Michigan	3.04%	4.43%	7.84%	5.26%	6.43%	4.18%	10.03%
Ohio	2.75%	4.70%	12.02%	9.14%	5.48%	3.74%	11.11%
Wisconsin	3.58%	2.88%	8.42%	6.75%	7.09%	4.55%	12.46%
West North Central:							
Iowa	3.38%	5.58%	10.12%	9.05%	4.48%	5.03%	9.02%
Kansas	2.92%	3.12%	6.64%	13.42%	6.75%	2.64%	9.43%
Minnesota	1.95%	3.07%	8.05%	5.39%	7.68%	3.13%	10.04%
Missouri	2.64%	3.57%	6.78%	9.83%	3.69%	3.70%	8.13%
Nebraska	3.10%	4.11%	9.07%	9.21%	7.75%	5.45%	4.68%
North Dakota	3.37%	3.82%	9.72%	8.61%	4.19%	4.39%	7.88%
South Dakota	2.39%	3.56%	9.10%	7.81%	4.90%	2.04%	9.53%
South Atlantic:							
Delaware	1.77%	2.04%	7.31%	12.30%	13.03%	3.46%	7.64%
District of Columbia	3.69%	4.74%	9.84%	11.48%	10.77%	2.94%	11.49%
Florida	2.16%	2.48%	8.58%	9.86%	7.36%	2.16%	3.28%
Georgia	3.01%	3.23%	10.35%	8.80%	7.69%	3.64%	6.71%
Maryland	2.86%	3.46%	3.47%	6.06%	7.34%	3.99%	12.64%
North Carolina	3.78%	3.06%	10.16%	11.43%	8.26%	3.91%	6.61%
South Carolina	2.81%	3.63%	7.56%	5.89%	6.72%	2.71%	6.46%
Virginia	2.96%	3.09%	7.45%	6.71%	5.11%	2.51%	5.85%
West Virginia	2.17%	3.51%	7.47%	5.43%	5.70%	4.87%	9.50%

East South Central:

Alabama	3.82%	4.40%	13.47%	8.86%	4.23%	3.65%	10.07%
Kentucky	1.99%	2.98%	8.01%	11.67%	3.79%	2.51%	5.47%
Mississippi	2.00%	2.42%	7.55%	8.96%	4.39%	3.28%	2.61%
Tennessee	1.45%	1.80%	7.15%	7.66%	5.91%	3.34%	1.93%

West South Central:

Arkansas	2.17%	2.73%	10.70%	12.34%	7.60%	4.07%	9.25%
Louisiana	4.14%	3.98%	12.02%	6.95%	6.66%	5.02%	8.75%
Oklahoma	3.17%	3.27%	12.59%	10.27%	7.52%	3.62%	6.90%
Texas	1.12%	2.15%	5.19%	4.13%	2.46%	2.28%	5.29%

Mountain:

Arizona	1.55%	1.71%	5.42%	9.56%	4.71%	3.19%	6.18%
Colorado	4.04%	4.98%	6.66%	13.13%	10.64%	5.11%	5.68%
Idaho	3.26%	2.37%	6.22%	9.38%	3.37%	4.48%	6.65%
Montana	5.31%	6.92%	8.54%	9.47%	5.79%	7.47%	2.18%
Nevada	2.31%	2.61%	4.43%	7.35%	6.07%	2.24%	8.17%
New Mexico	3.81%	4.36%	8.10%	9.36%	7.53%	3.67%	7.70%
Utah	2.60%	3.21%	9.59%	8.22%	5.06%	3.24%	5.59%
Wyoming	2.97%	3.97%	6.81%	11.88%	7.57%	5.18%	13.50%

Pacific:

Alaska	3.16%	2.61%	9.32%	11.45%	8.02%	3.10%	4.53%
California	2.39%	2.25%	4.68%	4.35%	3.11%	2.13%	6.04%
Hawaii	2.45%	3.11%	7.79%	9.51%	6.57%	4.00%	8.80%
Oregon	2.37%	3.01%	13.76%	8.89%	6.37%	3.92%	1.97%
Washington	3.10%	4.23%	9.72%	5.50%	10.08%	3.60%	8.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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