

Table VII.D.1.a(2003) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer 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	9,004	8,994	8,846	9,585	8,201	9,002	9,194
New England:							
Connecticut	10,075	10,062	10,377	9,173	9,680	10,097	10,083
Maine	10,926	10,989	9,933	10,819	10,648	10,630	11,309
Massachusetts	10,002	9,660	10,183	12,029	9,782	9,895	10,298
New Hampshire	10,082	10,126	9,636	10,025	10,351	10,483	8,394
Rhode Island	9,207	9,276	9,124	8,446	8,355	9,314	9,256
Vermont	9,788	9,667	9,028	11,791	10,620	10,205	8,859
Middle Atlantic:							
New Jersey	9,850	9,862	10,467	7,501	11,940	10,068	9,136
New York	9,405	9,386	9,148	10,410	9,849	9,336	9,477
Pennsylvania	9,482	9,489	9,703	9,123	8,764	9,508	9,691
East North Central:							
Illinois	9,479	9,473	9,234	10,471	8,502	10,054	9,047
Indiana	9,905	9,179	12,975	12,135	11,566	10,112	9,259
Michigan	8,613	8,647	8,272	8,825	9,179	8,852	8,096
Ohio	9,213	9,399	8,396	8,406	7,641	9,648	9,000
Wisconsin	9,975	10,152	8,799	9,127	10,656	9,417	10,345
West North Central:							
Iowa	8,636	8,531	9,794	8,199	8,819	7,921	9,338
Kansas	8,752	8,890	8,276	5,226 *	10,106	8,560	9,161
Minnesota	9,279	9,169	10,380	9,602	5,390 *	9,346	9,319
Missouri	8,367	7,990	10,477	9,733	7,332	8,938	7,475
Nebraska	8,622	8,747	6,937	8,323 *	7,512	8,416	9,032
North Dakota	7,958	7,819	8,368	8,344	8,942	7,266	8,927
South Dakota	8,997	9,285	7,196	8,505	12,012	7,616	10,339
South Atlantic:							
Delaware	9,537	9,451	10,402	10,099	9,339	9,856	9,104
District of Columbia	9,733	9,747	9,416	9,794	9,470	10,156	8,950
Florida	8,468	9,595	5,105 *	8,676	6,032	9,412	9,542
Georgia	6,616	6,507	9,641	9,039 *	8,084	4,787	8,344
Maryland	9,163	9,272	8,282	9,152	9,001	9,158	9,185
North Carolina	9,198	9,189	9,372	9,199	8,915	9,187	9,273
South Carolina	8,719	8,670	10,737	8,353	9,565	8,371	9,017
Virginia	8,655	8,631	9,005	8,783	7,665	8,246	9,747
West Virginia	9,351	9,513	8,356	8,378	7,712	9,677	9,192

East South Central:

Alabama	7,993	8,032	7,191	9,180 *	7,304	7,913	9,009
Kentucky	9,779	9,640	8,460	16,051	10,763	9,436	9,967
Mississippi	8,734	8,638	9,888	9,000 *	9,503	8,309	8,989
Tennessee	9,420	9,407	11,934	8,951	12,182 *	8,368	10,018

West South Central:

Arkansas	7,936	8,066	6,899	7,656 *	10,336	8,077	7,347
Louisiana	8,856	8,490	11,489	9,431	11,277	8,756	8,081
Oklahoma	9,515	9,520	11,036	8,370	8,477	9,687	9,090
Texas	9,448	9,341	10,335	10,520	9,688	9,350	9,553

Mountain:

Arizona	8,519	8,583	7,647	8,757	8,903	8,091	8,848
Colorado	9,596	9,520	10,327	10,951	9,982	9,765	9,389
Idaho	8,597	8,633	10,416	8,231	10,827	7,862	8,955
Montana	8,262	7,959	9,166	7,302	7,571	7,252	9,442
Nevada	8,894	9,004	7,343	8,556	8,334	9,228	8,796
New Mexico	9,513	9,396	10,902	7,970	9,074	9,009	10,529
Utah	7,998	8,035	7,020	9,035	8,160	7,992	7,944
Wyoming	8,003	8,184	7,537	5,330 *	6,719 *	8,251	7,987

Pacific:

Alaska	9,839	9,839	.	.	.	10,496	8,441
California	8,482	8,418	9,676	8,144	6,992	8,402	9,078
Hawaii	7,385	7,398	7,290	7,221	6,918	7,155	7,813
Oregon	9,209	9,227	8,259	9,617	9,170	9,491	8,469
Washington	9,485	9,721	6,978	.	19,007 *	8,954	9,203

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.D.1.a(2003) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer 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	98.73	119.24	373.49	246.80	462.70	123.83	105.36
New England:							
Connecticut	194.75	364.15	1,660.61	2,241.10	607.35	376.97	987.21
Maine	327.10	315.58	1,985.77	2,806.90	2,561.43	480.55	1,477.79
Massachusetts	172.32	195.90	472.12	1,199.35	2,128.20	205.75	590.32
New Hampshire	249.43	308.33	612.64	1,243.89	1,690.79	248.84	1,351.53
Rhode Island	323.11	391.37	1,596.85	2,025.58	1,840.18	433.79	615.81
Vermont	304.28	266.42	1,428.13	2,788.04	2,214.43	295.44	469.57
Middle Atlantic:							
New Jersey	343.59	353.23	2,019.99	2,119.54	2,876.69	432.71	434.91
New York	227.64	207.13	708.79	1,492.47	1,003.16	337.01	473.62
Pennsylvania	369.21	405.55	1,480.85	1,486.90	1,377.78	562.22	822.93
East North Central:							
Illinois	787.18	783.14	1,544.21	2,892.85	1,590.67	842.49	1,029.74
Indiana	429.01	508.40	3,370.68	3,620.82	2,642.75	598.54	1,195.99
Michigan	223.73	323.83	1,585.04	2,098.11	1,767.43	286.03	438.80
Ohio	457.15	409.94	1,659.70	2,351.79	1,549.87	578.81	1,025.03
Wisconsin	383.82	419.89	1,452.41	1,725.39	1,621.48	278.58	434.60
West North Central:							
Iowa	369.87	515.73	2,120.78	2,294.24	1,952.09	663.90	1,733.32
Kansas	340.56	386.52	2,034.77	1,578.99 *	3,023.64	672.87	1,413.45
Minnesota	543.48	613.22	2,475.51	2,417.65	1,659.33 *	673.03	2,200.77
Missouri	331.53	305.76	2,085.42	2,909.18	1,975.96	341.88	984.72
Nebraska	1,122.26	1,163.94	1,978.59	2,507.10 *	1,962.26	1,599.81	1,699.25
North Dakota	306.59	1,205.37	2,347.14	1,825.07	1,091.29	1,157.21	2,494.14
South Dakota	891.54	1,166.49	1,513.85	2,201.13	2,166.30	437.18	2,186.58
South Atlantic:							
Delaware	291.00	283.20	2,040.98	2,221.47	1,999.96	355.72	655.78
District of Columbia	296.91	305.21	1,766.53	2,700.89	2,097.46	467.89	564.46
Florida	455.14	380.00	1,946.17 *	1,366.80	1,323.91	318.48	491.09
Georgia	886.88	886.44	2,522.36	2,858.31 *	2,138.20	1,249.78	681.66
Maryland	324.21	327.44	1,175.63	2,381.14	2,145.19	558.26	1,000.46
North Carolina	460.60	458.40	2,358.31	1,898.80	1,787.25	549.67	1,239.16
South Carolina	750.59	745.31	3,016.41	2,493.04	2,418.48	1,544.91	1,673.34
Virginia	435.01	469.26	1,722.29	1,214.81	999.87	473.24	422.51
West Virginia	522.75	562.03	1,864.02	2,226.12	1,460.42	1,248.24	1,408.49

East South Central:

Alabama	399.94	394.03	2,144.50	2,902.97 *	1,555.63	390.49	2,174.82
Kentucky	598.81	1,152.52	1,798.55	4,631.46	2,169.55	1,576.49	1,257.65
Mississippi	324.40	355.74	2,676.20	2,846.05 *	2,544.58	764.27	1,034.97
Tennessee	407.27	445.15	3,571.10	2,407.37	3,682.61 *	1,078.52	1,538.46

West South Central:

Arkansas	931.36	976.73	1,934.33	2,421.04 *	2,858.73	1,443.31	1,257.89
Louisiana	342.54	516.66	3,249.30	2,636.94	2,424.97	476.98	977.45
Oklahoma	455.36	466.19	3,294.83	2,339.44	2,108.43	681.56	1,057.54
Texas	213.14	283.58	2,337.87	1,981.05	1,787.26	405.36	281.97

Mountain:

Arizona	272.01	264.22	1,238.48	1,635.20	1,407.27	470.94	425.59
Colorado	469.45	476.71	2,277.91	2,626.52	1,904.09	564.39	1,095.56
Idaho	968.31	1,355.92	2,938.81	2,137.90	2,808.57	1,216.22	1,700.28
Montana	926.47	1,075.84	2,234.98	1,583.31	1,639.02	1,133.43	2,044.16
Nevada	289.14	289.03	1,546.27	2,033.31	1,558.82	642.39	632.78
New Mexico	406.63	399.46	2,619.06	1,980.65	1,480.14	449.87	1,648.08
Utah	423.25	424.25	1,669.06	1,987.47	1,546.80	562.29	995.25
Wyoming	539.08	923.51	1,992.21	1,658.39 *	2,057.62 *	954.50	1,723.29

Pacific:

Alaska	1,749.52	1,749.52	.	.	.	2,097.95	2,224.04
California	279.19	301.70	616.96	1,380.94	661.96	268.82	378.08
Hawaii	396.11	402.02	1,185.11	1,340.96	805.80	486.43	238.97
Oregon	314.26	324.56	2,171.50	2,110.50	1,728.78	578.74	930.28
Washington	763.87	786.89	1,600.26	.	5,828.41 *	756.38	308.23

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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