

Table VII.D.1.b(2003) Average total family premium (in dollars) for mixed-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	9,441	9,440	9,521	9,342	8,728	9,427	9,556
New England:							
Connecticut	10,199	10,108	10,732	9,127	9,089	10,509	9,779
Maine	10,014	10,040	9,914	9,671	9,643	10,238	9,763
Massachusetts	9,747	9,782	9,571	9,373	6,999	10,051	9,603
New Hampshire	9,644	10,373	5,935 *	12,747	9,372	11,055	7,808
Rhode Island	9,559	9,555	9,671	9,362	9,211	9,981	8,939
Vermont	9,820	9,797	10,200	9,555	10,378	9,599	10,091
Middle Atlantic:							
New Jersey	10,269	10,337	9,989	9,163	7,671	10,861	9,699
New York	9,654	9,697	8,924	9,424	7,424	9,968	9,283
Pennsylvania	9,035	8,989	9,400	9,303	9,843	9,107	8,861
East North Central:							
Illinois	9,822	9,881	9,365	9,216	9,343	9,941	9,623
Indiana	9,236	9,189	9,175	10,327	9,443	9,372	9,010
Michigan	9,528	9,644	9,312	7,460	8,730	9,694	9,379
Ohio	9,136	9,082	9,030	10,687	8,292	8,679	9,766
Wisconsin	9,705	9,608	11,990	7,009	9,767	9,647	9,810
West North Central:							
Iowa	8,559	8,619	8,597	7,653	7,628	8,534	8,944
Kansas	9,012	9,115	8,220	8,526	8,566	8,748	9,481
Minnesota	10,261	10,149	11,341	10,622	8,972	10,036	10,696
Missouri	9,201	9,055	10,660	10,042	8,278	8,972	9,603
Nebraska	9,231	9,281	8,781	9,724	8,988	9,651	8,699
North Dakota	8,052	8,079	8,395	7,114	6,542	8,083	8,308
South Dakota	8,491	8,251	10,002	9,775	8,305	8,148	10,118
South Atlantic:							
Delaware	11,194	11,292	10,488	10,743	8,390	9,778	11,980
District of Columbia	11,143	10,968	13,211	10,845	10,542	11,314	10,909
Florida	9,964	9,942	10,504	9,649	9,752	10,232	9,825
Georgia	9,470	9,652	8,247	10,122	10,848	9,637	9,142
Maryland	9,560	9,565	9,846	9,029	6,007	9,595	9,865
North Carolina	8,326	8,365	8,464	7,060	7,918	8,429	8,231
South Carolina	9,061	9,118	7,915	9,028	8,776	8,728	9,447
Virginia	9,535	9,463	9,973	9,306	10,313	9,144	9,893
West Virginia	9,143	9,060	10,185	8,575	8,237	9,420	8,947

East South Central:

Alabama	8,073	8,114	6,654	8,134	7,516	8,202	8,002
Kentucky	9,283	9,203	10,830	8,074	10,461	8,518	10,859
Mississippi	8,180	8,136	9,346	7,380	7,229	9,028	7,700
Tennessee	9,201	9,148	8,747	10,986	9,120	9,022	9,433

West South Central:

Arkansas	8,327	8,373	7,956	8,247	7,553	8,366	8,488
Louisiana	9,202	9,247	10,354	7,938	9,425	8,968	9,525
Oklahoma	8,640	8,521	10,572	8,342	8,993	8,632	8,607
Texas	9,802	9,827	9,210	9,745	8,346	10,000	9,898

Mountain:

Arizona	9,197	9,259	8,564	9,040	10,335	8,320	9,792
Colorado	9,417	9,349	10,704	8,397	9,522	9,958	8,775
Idaho	8,522	8,480	8,516	9,150	7,864	8,144	9,068
Montana	8,919	8,972	9,083	7,812	8,015	8,729	9,747
Nevada	8,814	9,033	7,171	7,655	7,437	8,807	8,937
New Mexico	9,393	9,291	10,047	9,340	9,813	8,669	10,038
Utah	8,567	8,325	8,947	11,291	9,371	8,144	9,521
Wyoming	9,803	9,978	8,311	8,353	8,390	10,152	9,764

Pacific:

Alaska	11,243	11,272	10,941	11,416	12,039	10,642	11,854
California	9,687	9,610	10,804	9,785	8,744	9,391	10,057
Hawaii	8,102	8,318	7,611	6,937	8,269	7,703	8,734
Oregon	8,775	8,698	9,047	10,212	6,297	8,438	9,463
Washington	9,336	9,313	10,164	8,614	9,422	9,081	9,751

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.D.1.b(2003) Standard error for average total family premium (in dollars) for mixed-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	57.59	60.20	162.89	216.13	193.25	89.90	86.32
New England:							
Connecticut	160.51	191.27	1,184.08	1,758.15	1,558.10	228.25	286.86
Maine	267.41	384.18	1,281.71	2,116.29	1,637.77	486.83	386.44
Massachusetts	255.45	285.23	1,882.50	1,704.76	1,793.72	394.43	439.74
New Hampshire	582.98	392.22	1,793.81 *	2,916.36	2,250.67	325.11	1,158.93
Rhode Island	258.42	311.12	1,305.93	1,485.71	724.60	217.96	482.46
Vermont	339.83	351.54	1,250.14	2,279.48	2,681.96	527.17	610.50
Middle Atlantic:							
New Jersey	268.74	304.10	674.92	1,652.08	1,896.27	488.13	356.96
New York	239.68	287.65	623.76	844.04	697.75	301.42	270.44
Pennsylvania	274.94	308.35	1,510.95	1,209.20	1,260.89	310.68	552.97
East North Central:							
Illinois	175.83	186.22	606.16	1,261.89	1,372.74	299.43	415.40
Indiana	235.82	273.42	1,170.26	606.56	573.28	371.94	579.13
Michigan	275.28	264.64	1,107.10	694.51	1,057.33	467.23	396.60
Ohio	241.38	295.23	509.39	700.19	414.20	368.67	352.62
Wisconsin	218.85	216.95	953.08	1,505.88	659.64	268.15	481.14
West North Central:							
Iowa	238.37	271.63	285.35	860.22	884.17	333.78	337.79
Kansas	267.75	358.02	1,336.84	1,422.04	679.43	302.59	374.70
Minnesota	224.80	242.44	423.81	1,445.64	2,021.82	275.08	597.16
Missouri	235.25	274.01	683.68	1,918.15	589.75	217.07	414.09
Nebraska	289.58	281.85	629.39	937.54	521.42	300.98	474.61
North Dakota	264.40	302.09	1,121.31	1,071.34	848.46	271.52	664.71
South Dakota	372.37	373.13	1,157.66	1,682.20	439.86	394.16	524.28
South Atlantic:							
Delaware	811.49	874.84	1,954.38	2,352.62	1,662.85	469.67	996.41
District of Columbia	505.00	547.06	1,944.81	3,160.89	2,287.58	622.46	1,414.83
Florida	283.33	278.22	650.36	1,578.54	1,218.73	354.18	483.29
Georgia	351.18	380.24	1,854.99	2,217.60	1,498.36	644.96	427.34
Maryland	426.01	336.04	1,940.21	2,426.42	1,449.24	322.37	715.92
North Carolina	244.54	278.50	1,108.14	1,383.12	1,352.92	357.36	156.25
South Carolina	302.31	340.94	1,448.86	1,397.08	544.73	410.49	610.03
Virginia	351.23	453.20	1,326.47	1,494.08	1,708.16	518.86	662.63
West Virginia	467.55	506.00	679.36	1,954.83	1,465.45	613.18	441.18

East South Central:

Alabama	202.93	230.73	1,593.38	1,222.56	714.13	261.47	290.83
Kentucky	486.65	551.69	775.70	1,308.64	683.84	377.06	836.06
Mississippi	403.48	447.15	1,155.10	918.02	685.49	337.37	603.66
Tennessee	298.51	298.93	1,475.48	2,056.76	1,130.10	466.40	431.23

West South Central:

Arkansas	194.88	195.68	685.56	1,789.59	688.13	229.27	316.66
Louisiana	494.18	538.53	2,248.08	812.93	1,471.69	575.50	579.95
Oklahoma	296.21	299.93	2,127.92	1,337.55	419.53	452.44	331.84
Texas	308.86	319.26	1,813.35	1,076.34	467.03	443.81	247.76

Mountain:

Arizona	359.06	395.60	1,146.74	1,447.86	783.45	340.40	403.79
Colorado	378.07	450.62	1,336.77	1,664.45	1,163.92	554.93	665.15
Idaho	129.37	200.64	2,042.94	1,364.24	1,022.86	254.70	485.05
Montana	250.22	343.26	1,781.92	1,335.99	526.07	406.35	358.17
Nevada	335.43	352.39	1,409.82	1,152.39	1,025.64	390.29	426.48
New Mexico	329.07	456.47	585.36	1,798.16	1,438.87	284.38	418.03
Utah	224.13	235.24	1,031.00	1,105.75	1,222.93	212.38	572.80
Wyoming	263.50	479.05	1,786.19	2,048.85	1,399.61	454.75	1,153.17

Pacific:

Alaska	308.14	303.71	1,477.15	2,549.91	2,748.97	599.53	651.82
California	221.57	217.45	698.29	1,517.30	361.68	227.27	395.76
Hawaii	170.91	187.22	1,145.79	1,502.11	967.27	350.42	287.27
Oregon	236.10	299.65	1,458.14	1,311.77	1,404.08	302.04	281.75
Washington	598.57	691.20	1,670.61	1,424.74	1,165.48	858.23	647.99

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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