

Table VII.E.1(2003) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: 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	6,647	6,644	6,866	6,318	6,236	6,776	6,548
New England:							
Connecticut	7,507	7,445	8,006	6,284	6,072	7,808	7,005
Maine	7,031	7,046	7,307	5,933	7,103	7,343	6,576
Massachusetts	6,690	6,484	6,211	8,538	6,510	7,087	6,350
New Hampshire	7,517	7,470	7,697	7,832	7,499	7,842	6,325
Rhode Island	6,798	6,932	6,132	6,079	6,009	7,215	6,308
Vermont	7,080	6,990	7,344	7,666	8,998	7,143	6,651
Middle Atlantic:							
New Jersey	7,380	7,351	7,641	6,886	6,925	7,585	7,237
New York	6,842	6,824	7,281	6,740	6,797	7,079	6,459
Pennsylvania	6,820	6,661	7,307	7,815	6,313	7,232	6,325
East North Central:							
Illinois	7,098	7,093	6,854	8,044	7,108	7,470	6,580
Indiana	6,526	6,445	7,169	6,650	6,569	6,645	6,378
Michigan	7,099	7,201	6,904	6,058	7,118	7,772	6,198
Ohio	6,573	6,591	6,341	6,945	5,940	6,483	6,702
Wisconsin	7,106	7,204	7,989	5,285	7,066	7,299	6,904
West North Central:							
Iowa	6,462	6,449	7,336	5,155	5,520	6,692	6,426
Kansas	6,505	6,546	6,553	3,978	6,847	6,745	6,076
Minnesota	6,869	6,875	7,095	6,610	5,060	7,171	6,649
Missouri	6,482	6,561	6,121	6,854	6,143	6,723	6,170
Nebraska	6,706	6,648	7,059	6,784	6,853	6,857	6,454
North Dakota	5,657	5,670	5,937	5,426	5,570	5,631	5,696
South Dakota	6,673	6,439	7,716	6,680	7,514	6,330	6,985
South Atlantic:							
Delaware	6,798	6,836	6,235	6,956	6,703	6,741	6,843
District of Columbia	7,442	7,426	8,178	5,852	6,504	7,665	7,254
Florida	6,696	6,815	6,002	5,827	5,647	6,919	6,646
Georgia	6,627	6,670	6,589	5,540	7,360	6,505	6,605
Maryland	6,450	6,721	4,895	5,542	5,470	6,810	6,071
North Carolina	5,822	5,847	5,077	6,189	5,383	5,862	5,852
South Carolina	6,304	6,364	7,219	5,490	6,375	6,116	6,544
Virginia	6,277	6,386	5,870	5,356	6,436	6,239	6,308
West Virginia	7,088	7,166	6,493	6,452	5,560	7,614	6,640

East South Central:

Alabama	6,121	6,363	5,261	4,625	6,503	5,961	6,212
Kentucky	6,489	6,521	7,231	5,406	7,236	6,393	6,306
Mississippi	6,143	6,083	7,064	5,275	6,152	6,052	6,233
Tennessee	6,549	6,491	7,784	6,276	6,867	6,277	6,959

West South Central:

Arkansas	5,685	5,862	6,001	3,895 *	5,817	5,971	5,345
Louisiana	6,861	6,977	7,749	4,805	7,642	6,918	6,565
Oklahoma	6,331	6,249	6,956	6,615	7,036	6,438	6,141
Texas	6,642	6,663	7,067	5,966	5,748	6,900	6,466

Mountain:

Arizona	6,205	6,230	6,255	5,587	5,591	5,810	6,648
Colorado	6,881	6,678	8,202	6,448	6,657	6,751	7,076
Idaho	6,254	6,003	6,127	7,731	5,793	6,173	6,433
Montana	6,672	6,765	6,643	5,649	6,646	6,213	7,520
Nevada	6,113	6,053	6,766	6,276	6,302	6,107	6,083
New Mexico	6,401	6,450	6,006	6,636	5,467	6,394	6,620
Utah	5,827	5,725	5,807	7,161	5,700	5,372	6,403
Wyoming	6,911	7,020	6,373	5,372	5,985	7,163	6,715

Pacific:

Alaska	6,818	6,793	7,400	5,355	5,812	7,087	6,626
California	6,443	6,374	7,461	5,964	5,108	6,360	6,822
Hawaii	5,827	5,997	5,206	4,860	5,240	5,903	5,823
Oregon	6,178	6,108	6,375	7,586	6,155	6,032	6,503
Washington	6,524	6,564	6,145	6,638	7,354	6,302	6,795

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.E.1(2003) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: 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	33.14	33.33	107.22	201.25	128.57	56.67	43.76
New England:							
Connecticut	238.09	238.66	911.68	1,232.48	1,156.03	363.76	461.19
Maine	185.40	153.57	829.18	1,352.85	867.60	209.66	355.34
Massachusetts	218.10	209.12	1,393.93	1,686.18	1,683.41	233.71	349.80
New Hampshire	164.96	182.02	1,222.69	899.53	1,098.22	146.70	581.62
Rhode Island	213.49	224.90	766.21	1,149.96	786.85	321.53	210.57
Vermont	222.73	228.58	537.75	868.96	1,493.93	267.46	283.76
Middle Atlantic:							
New Jersey	158.44	166.59	932.16	1,359.22	1,433.66	261.48	160.23
New York	208.32	227.74	563.64	1,059.49	323.93	242.44	195.95
Pennsylvania	248.48	245.13	849.02	632.70	438.52	255.68	337.61
East North Central:							
Illinois	185.06	278.21	1,073.18	1,672.04	1,154.79	222.55	292.93
Indiana	233.97	258.08	1,045.53	793.53	757.59	275.49	316.29
Michigan	230.73	320.30	718.04	764.57	646.62	402.09	283.64
Ohio	191.83	193.63	451.29	979.06	601.87	284.10	319.26
Wisconsin	422.41	414.96	724.92	1,082.07	917.94	256.02	739.61
West North Central:							
Iowa	284.42	411.70	1,785.63	996.74	691.31	391.23	379.06
Kansas	186.07	169.44	1,172.38	981.40	819.51	376.54	248.05
Minnesota	277.32	297.06	1,171.84	1,060.42	1,405.15	402.31	329.75
Missouri	214.02	298.32	858.71	1,102.51	674.76	444.10	575.25
Nebraska	190.23	134.14	842.72	1,207.88	415.16	283.76	576.47
North Dakota	152.59	141.65	464.54	1,019.86	707.38	201.54	317.54
South Dakota	220.24	202.58	1,241.41	1,556.67	1,389.66	277.58	272.32
South Atlantic:							
Delaware	231.31	247.91	743.87	1,642.45	1,093.93	310.83	256.54
District of Columbia	195.98	154.84	1,506.22	1,637.03	1,637.03	193.24	518.09
Florida	113.53	104.11	902.48	928.52	478.85	216.79	146.65
Georgia	113.35	121.79	1,193.41	1,234.44	1,156.87	301.99	176.32
Maryland	240.73	211.22	1,299.65	1,007.29	892.26	244.44	446.66
North Carolina	251.99	254.27	447.87	931.12	873.71	330.47	253.01
South Carolina	197.03	182.42	1,818.99	424.74	682.79	242.88	407.18
Virginia	267.30	288.68	248.76	452.23	528.20	299.71	426.28
West Virginia	242.63	258.63	812.97	1,766.41	647.31	304.70	328.54

East South Central:

Alabama	224.39	236.82	1,405.73	1,010.32	1,581.36	240.54	427.33
Kentucky	184.45	362.10	865.18	1,046.42	659.83	162.30	378.26
Mississippi	207.44	204.20	1,565.91	1,148.79	263.92	407.29	365.86
Tennessee	177.50	188.62	1,250.33	1,636.98	1,232.86	207.05	203.67

West South Central:

Arkansas	204.28	155.87	764.60	1,182.60 *	371.17	205.82	257.94
Louisiana	252.12	278.49	2,031.58	871.04	591.13	410.97	335.25
Oklahoma	257.76	279.31	1,107.11	1,749.48	880.91	257.74	346.61
Texas	208.96	231.38	1,048.22	491.69	278.41	282.72	206.19

Mountain:

Arizona	198.82	228.47	991.25	1,096.88	618.36	268.41	294.36
Colorado	269.86	260.37	1,042.17	1,430.40	1,213.23	260.84	406.45
Idaho	263.26	266.55	910.70	1,497.44	488.37	351.08	504.08
Montana	250.70	266.64	588.74	1,078.96	395.42	240.15	965.01
Nevada	185.12	207.64	835.35	1,327.58	631.68	298.72	262.94
New Mexico	220.70	243.63	340.81	1,257.66	412.52	255.68	189.80
Utah	211.52	191.01	844.62	1,142.40	729.16	144.27	333.80
Wyoming	336.91	342.05	1,181.24	1,444.57	1,131.47	401.62	783.73

Pacific:

Alaska	268.04	367.65	1,064.74	1,223.51	1,422.57	348.13	435.42
California	111.54	121.25	516.78	289.99	336.27	171.14	238.72
Hawaii	188.02	203.74	731.30	1,036.46	454.40	237.48	133.26
Oregon	132.26	144.21	1,111.86	1,187.17	724.04	198.66	381.12
Washington	160.38	95.10	1,012.18	963.77	1,260.64	262.44	318.40

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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