

**Table VII.A.2.a(2004) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2004**

| 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% |
| United States        | 35.0% | 34.0%                       | 36.0%   | 39.4%         | 42.2%                         | 32.4%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 28.9% | 27.2%                       | 29.0%   | 39.5%         | 43.7%                         | 26.6%         |
| Maine                | 26.6% | 24.0%                       | 28.7%   | 35.0% *       | 44.3%                         | 20.8%         |
| Massachusetts        | 29.0% | 30.1%                       | 27.0% * | 27.2% *       | 30.0%                         | 28.8%         |
| New Hampshire        | 28.5% | 28.1%                       | 43.2%   | 12.3% *       | 33.3%                         | 27.0%         |
| Rhode Island         | 22.6% | 22.9%                       | 23.6%   | 19.4% *       | 30.6%                         | 20.9%         |
| Vermont              | 34.4% | 35.7%                       | 36.0%   | 27.0%         | 38.8%                         | 33.3%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 30.0% | 30.5%                       | 24.9%   | 33.0%         | 35.5%                         | 28.3%         |
| New York             | 30.4% | 29.7%                       | 33.8%   | 29.4%         | 40.7%                         | 27.5%         |
| Pennsylvania         | 32.0% | 33.3%                       | 17.8% * | 37.5%         | 40.3%                         | 29.1%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 34.7% | 32.0%                       | 45.6%   | 33.9%         | 48.1%                         | 30.3%         |
| Indiana              | 46.1% | 45.7%                       | 44.3%   | 48.7%         | 46.2%                         | 46.0%         |
| Michigan             | 35.2% | 35.5%                       | 30.3% * | 37.0%         | 24.6%                         | 39.1%         |
| Ohio                 | 40.0% | 38.5%                       | 47.4%   | 40.0%         | 42.0%                         | 39.4%         |
| Wisconsin            | 36.2% | 39.1%                       | 30.6%   | 31.4%         | 34.1%                         | 36.9%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 38.9% | 41.6%                       | 19.1%   | 49.1%         | 37.7%                         | 39.5%         |
| Kansas               | 32.1% | 29.4%                       | 32.9% * | 41.1%         | 30.1%                         | 33.1%         |
| Minnesota            | 33.9% | 29.3%                       | 34.5%   | 52.7%         | 48.5%                         | 29.0%         |
| Missouri             | 35.4% | 31.5%                       | 42.5%   | 46.5%         | 41.5%                         | 32.4%         |
| Nebraska             | 37.1% | 38.1%                       | 26.6% * | 42.1%         | 40.5%                         | 35.2%         |
| North Dakota         | 41.4% | 41.1%                       | 36.2%   | 46.3%         | 37.1%                         | 43.6%         |
| South Dakota         | 31.3% | 32.5%                       | 22.2% * | 35.8%         | 27.4%                         | 33.6%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 33.2% | 30.3%                       | 28.8% * | 58.2%         | 53.7%                         | 26.6%         |
| District of Columbia | 28.3% | 27.0%                       | 50.4%   | 21.7% *       | 38.8%                         | 26.9%         |
| Florida              | 37.9% | 35.7%                       | 42.7%   | 54.7%         | 46.6%                         | 34.7%         |
| Georgia              | 42.0% | 43.6%                       | 18.2% * | 56.8%         | 47.4%                         | 40.8%         |
| Maryland             | 33.4% | 31.4%                       | 39.9%   | 34.9% *       | 56.4%                         | 27.8%         |
| North Carolina       | 33.6% | 32.2%                       | 37.9%   | 35.4% *       | 44.4%                         | 29.0%         |
| South Carolina       | 36.9% | 34.8%                       | 40.1%   | 45.8%         | 50.2%                         | 30.9%         |
| Virginia             | 41.4% | 41.4%                       | 36.0%   | 51.3%         | 50.9%                         | 37.4%         |
| West Virginia        | 41.9% | 42.8%                       | 43.9%   | 35.6% *       | 46.4%                         | 38.4%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 32.1% | 29.6%                       | 46.0%   | 35.6%         | 33.7%                         | 31.4%         |
| Kentucky             | 33.8% | 31.8%                       | 28.3%   | 52.0%         | 28.8%                         | 35.6%         |
| Mississippi          | 46.8% | 45.5%                       | 42.0%   | 64.5%         | 43.4%                         | 48.4%         |
| Tennessee            | 42.1% | 37.0%                       | 54.8%   | 49.9%         | 43.0%                         | 41.4%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 37.8% | 39.7%                       | 34.2% * | 29.6%         | 40.8%                         | 35.9%         |
| Louisiana            | 38.3% | 38.0%                       | 41.1%   | 37.6% *       | 34.6%                         | 40.0%         |
| Oklahoma             | 34.7% | 30.7%                       | 36.0%   | 56.2%         | 37.0%                         | 33.5%         |
| Texas                | 45.8% | 41.8%                       | 58.5%   | 63.7%         | 59.8%                         | 39.0%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 36.3% | 30.7%                       | 58.1%   | 40.2% *       | 43.1%                         | 34.1%         |
| Colorado             | 38.5% | 39.5%                       | 45.6%   | 21.9% *       | 48.2%                         | 35.9%         |
| Idaho                | 33.9% | 29.8%                       | 34.9%   | 59.2%         | 42.5%                         | 29.8%         |
| Montana              | 34.7% | 35.6%                       | 26.7% * | 36.2%         | 36.9%                         | 33.4%         |
| Nevada               | 37.8% | 35.8%                       | 52.4%   | 36.2% *       | 57.3%                         | 32.0%         |
| New Mexico           | 38.4% | 35.4%                       | 48.0%   | 43.3%         | 52.0%                         | 32.1%         |
| Utah                 | 31.7% | 31.9%                       | 18.0% * | 42.5%         | 37.7%                         | 28.8%         |
| Wyoming              | 40.9% | 41.4%                       | 53.8%   | 25.2%         | 37.8%                         | 42.1%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 44.1% | 45.4%                       | 38.2%   | 44.1%         | 37.6%                         | 45.2%         |
| California           | 29.7% | 29.6%                       | 31.0%   | 29.3%         | 37.2%                         | 27.6%         |
| Hawaii               | 20.4% | 20.2%                       | 19.5%   | 23.6% *       | 17.4%                         | 21.4%         |
| Oregon               | 29.7% | 32.9%                       | 20.2% * | 25.5% *       | 32.7%                         | 28.9%         |
| Washington           | 29.2% | 27.8%                       | 19.5% * | 53.3%         | 42.7%                         | 25.7%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.a(2004) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2004**

| 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% |
| United States        | 0.70% | 0.61%                       | 2.09%    | 1.63%         | 1.16%                         | 0.61%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 3.19% | 4.53%                       | 7.82%    | 11.14%        | 8.59%                         | 3.26%         |
| Maine                | 3.80% | 3.39%                       | 7.28%    | 12.13% *      | 9.38%                         | 3.58%         |
| Massachusetts        | 2.28% | 2.38%                       | 8.91% *  | 10.34% *      | 8.78%                         | 2.08%         |
| New Hampshire        | 3.45% | 4.90%                       | 7.95%    | 5.34% *       | 5.19%                         | 4.37%         |
| Rhode Island         | 3.43% | 3.50%                       | 6.82%    | 5.95% *       | 8.92%                         | 3.21%         |
| Vermont              | 3.35% | 3.95%                       | 8.04%    | 6.39%         | 7.03%                         | 3.56%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 3.05% | 3.96%                       | 7.14%    | 6.04%         | 7.00%                         | 3.32%         |
| New York             | 2.50% | 2.48%                       | 6.19%    | 3.83%         | 5.52%                         | 2.82%         |
| Pennsylvania         | 2.02% | 1.77%                       | 9.09% *  | 6.16%         | 5.40%                         | 1.69%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 2.06% | 1.49%                       | 7.89%    | 9.06%         | 5.56%                         | 2.20%         |
| Indiana              | 3.67% | 4.71%                       | 13.09%   | 14.22%        | 8.97%                         | 3.78%         |
| Michigan             | 2.38% | 4.30%                       | 9.59% *  | 8.03%         | 6.18%                         | 2.50%         |
| Ohio                 | 4.73% | 5.38%                       | 9.56%    | 11.48%        | 10.34%                        | 4.33%         |
| Wisconsin            | 5.32% | 4.57%                       | 7.79%    | 8.70%         | 8.95%                         | 5.46%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 3.17% | 4.11%                       | 5.10%    | 10.89%        | 5.83%                         | 2.99%         |
| Kansas               | 3.09% | 3.16%                       | 11.63% * | 7.52%         | 5.89%                         | 2.93%         |
| Minnesota            | 4.00% | 6.31%                       | 6.51%    | 9.68%         | 4.45%                         | 5.01%         |
| Missouri             | 2.60% | 3.94%                       | 12.02%   | 11.41%        | 6.45%                         | 4.82%         |
| Nebraska             | 3.74% | 4.55%                       | 9.24% *  | 11.31%        | 6.12%                         | 4.22%         |
| North Dakota         | 2.03% | 2.97%                       | 10.49%   | 6.48%         | 5.71%                         | 2.94%         |
| South Dakota         | 4.48% | 6.37%                       | 11.44% * | 7.31%         | 5.44%                         | 6.93%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 5.19% | 4.65%                       | 9.94% *  | 12.16%        | 10.50%                        | 4.32%         |
| District of Columbia | 3.77% | 3.02%                       | 14.30%   | 7.01% *       | 11.24%                        | 3.36%         |
| Florida              | 2.68% | 2.82%                       | 8.87%    | 12.22%        | 6.74%                         | 2.98%         |
| Georgia              | 2.53% | 2.49%                       | 10.06% * | 13.31%        | 11.09%                        | 2.00%         |
| Maryland             | 2.24% | 2.38%                       | 11.60%   | 10.71% *      | 10.45%                        | 2.47%         |
| North Carolina       | 3.28% | 4.16%                       | 7.72%    | 11.32% *      | 6.35%                         | 4.87%         |
| South Carolina       | 3.90% | 4.19%                       | 10.44%   | 12.61%        | 10.71%                        | 4.16%         |
| Virginia             | 3.49% | 4.45%                       | 9.34%    | 14.68%        | 6.91%                         | 3.29%         |
| West Virginia        | 4.06% | 5.24%                       | 11.86%   | 12.64% *      | 5.65%                         | 5.30%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 3.69% | 4.23%                       | 10.23%   | 9.00%         | 6.14%                         | 4.87%         |
| Kentucky             | 3.42% | 3.85%                       | 7.68%    | 13.35%        | 5.04%                         | 4.04%         |
| Mississippi          | 5.25% | 5.15%                       | 12.53%   | 17.74%        | 8.57%                         | 6.46%         |
| Tennessee            | 3.82% | 3.70%                       | 8.71%    | 9.67%         | 6.44%                         | 3.50%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 3.47% | 5.36%                       | 13.74% * | 8.12%         | 6.35%                         | 4.95%         |
| Louisiana            | 3.96% | 5.34%                       | 12.19%   | 12.47% *      | 8.97%                         | 6.00%         |
| Oklahoma             | 2.64% | 3.21%                       | 9.87%    | 11.09%        | 5.41%                         | 3.09%         |
| Texas                | 2.41% | 1.90%                       | 10.77%   | 11.44%        | 4.39%                         | 2.99%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 3.56% | 4.08%                       | 10.07%   | 12.25% *      | 8.50%                         | 4.86%         |
| Colorado             | 3.61% | 4.08%                       | 10.92%   | 7.68% *       | 9.57%                         | 4.19%         |
| Idaho                | 2.44% | 3.10%                       | 8.69%    | 13.32%        | 5.88%                         | 3.30%         |
| Montana              | 3.99% | 4.10%                       | 11.02% * | 10.01%        | 8.01%                         | 5.82%         |
| Nevada               | 2.86% | 2.86%                       | 13.37%   | 14.53% *      | 9.45%                         | 3.17%         |
| New Mexico           | 2.91% | 3.16%                       | 12.66%   | 11.29%        | 6.37%                         | 2.34%         |
| Utah                 | 3.21% | 3.41%                       | 8.85% *  | 9.74%         | 8.47%                         | 3.17%         |
| Wyoming              | 2.92% | 3.69%                       | 10.09%   | 7.39%         | 8.50%                         | 4.55%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 3.29% | 4.04%                       | 10.30%   | 7.97%         | 8.83%                         | 3.25%         |
| California           | 1.77% | 1.83%                       | 4.60%    | 4.98%         | 3.37%                         | 2.10%         |
| Hawaii               | 2.73% | 3.61%                       | 5.68%    | 7.98% *       | 4.12%                         | 4.25%         |
| Oregon               | 3.29% | 3.38%                       | 7.33% *  | 9.50% *       | 7.89%                         | 3.50%         |
| Washington           | 2.92% | 3.71%                       | 7.14% *  | 13.06%        | 9.27%                         | 2.93%         |

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