

**Table VII.A.2.b(2004) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	42.4%	44.4%	39.5%	34.3%	30.6%	46.6%
New England:						
Connecticut	40.2%	43.7%	28.3%	35.7%	26.8% *	42.3%
Maine	41.1%	43.0%	45.3%	27.9% *	23.4%	46.9%
Massachusetts	37.8%	40.3%	38.0%	25.4% *	19.6%	41.8%
New Hampshire	34.6%	33.7%	29.7%	44.9%	28.0%	36.6%
Rhode Island	50.7%	49.8%	42.5%	67.2%	45.3%	51.9%
Vermont	38.6%	37.2%	37.5%	45.7%	26.6%	41.7%
Middle Atlantic:						
New Jersey	52.0%	52.2%	68.6%	34.6%	32.1%	58.5%
New York	45.7%	47.1%	45.9%	38.2%	35.4%	48.6%
Pennsylvania	44.9%	47.3%	45.1%	34.5%	32.5%	49.2%
East North Central:						
Illinois	44.2%	47.0%	36.6%	36.8%	32.0%	48.3%
Indiana	32.4%	34.8%	35.8%	20.0% *	28.2%	34.7%
Michigan	47.4%	46.9%	56.4%	43.9%	42.4%	49.2%
Ohio	30.1%	30.3%	26.5%	33.3%	23.0%	32.5%
Wisconsin	33.2%	32.7%	21.7%	48.8%	31.8%	33.6%
West North Central:						
Iowa	36.3%	37.0%	42.0%	28.6%	40.0%	34.5%
Kansas	40.1%	41.5%	38.9%	35.7%	39.6%	40.3%
Minnesota	44.5%	50.9%	37.6% *	24.3%	28.5%	49.8%
Missouri	40.0%	42.5%	34.9%	32.9% *	29.9%	45.0%
Nebraska	41.0%	45.8%	29.8% *	28.3%	44.6%	38.9%
North Dakota	48.7%	49.4%	41.8%	51.9%	42.8%	51.8%
South Dakota	41.9%	39.9%	49.1%	42.2%	39.1%	43.6%
South Atlantic:						
Delaware	42.8%	49.2%	31.0%	16.3% *	18.1% *	50.7%
District of Columbia	50.1%	50.9%	36.2% *	55.6%	21.2% *	54.0%
Florida	42.6%	46.7%	30.8%	17.3% *	29.0%	47.5%
Georgia	39.8%	42.9%	39.0% *	18.4% *	23.0% *	43.8%
Maryland	40.1%	40.5%	44.3%	30.4% *	20.5% *	44.9%
North Carolina	46.4%	47.6%	46.6%	39.7%	31.4%	52.6%
South Carolina	37.9%	42.6%	28.0% *	21.6% *	16.0%	47.7%
Virginia	30.1%	31.4%	26.8% *	26.9% *	21.8% *	33.5%
West Virginia	39.5%	43.0%	35.4% *	23.7% *	27.0%	49.4%
East South Central:						
Alabama	44.3%	45.4%	44.4%	35.4% *	35.1%	48.5%
Kentucky	42.9%	46.6%	44.9%	16.8% *	42.0%	43.2%
Mississippi	35.6%	40.2%	25.0% *	15.4% *	23.7%	41.4%
Tennessee	33.6%	36.2%	31.6%	15.9% *	25.0%	39.8%
West South Central:						
Arkansas	36.2%	39.0%	30.3%	23.8% *	18.8%	48.0%
Louisiana	35.7%	40.0%	38.1% *	13.8% *	32.9% *	36.9%
Oklahoma	41.1%	42.7%	49.3%	21.5%	33.5%	44.9%
Texas	32.0%	36.0%	20.1% *	12.5% *	9.6% *	42.8%
Mountain:						
Arizona	38.7%	39.5%	26.4% *	51.9%	29.3%	41.8%
Colorado	39.2%	40.0%	29.6% *	45.4%	23.9% *	43.2%
Idaho	50.8%	56.5%	38.3%	33.2% *	46.6%	52.8%
Montana	47.4%	48.4%	50.0%	40.6%	40.4%	51.6%
Nevada	40.6%	40.6%	55.1%	22.7% *	22.7% *	46.0%
New Mexico	36.2%	37.0%	29.5% *	43.2% *	29.5%	39.3%
Utah	39.1%	40.0%	44.3%	30.8%	32.7%	42.1%
Wyoming	45.6%	42.7%	39.9%	68.4%	57.5%	41.3%
Pacific:						
Alaska	45.7%	43.2%	48.1%	55.9%	35.6% *	47.4%
California	52.4%	53.1%	48.1%	52.5%	43.6%	54.9%
Hawaii	67.5%	67.5%	64.7%	72.8%	68.1%	67.3%
Oregon	54.7%	54.2%	64.3%	49.5%	49.1%	56.3%
Washington	52.6%	57.1%	49.8%	28.1% *	34.4%	57.4%

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.b(2004) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	0.46%	0.57%	1.28%	1.32%	0.81%	0.61%
New England:						
Connecticut	3.98%	4.33%	7.94%	10.17%	9.29% *	4.43%
Maine	2.42%	3.37%	7.33%	8.47% *	5.71%	2.56%
Massachusetts	3.52%	4.03%	8.36%	9.39% *	5.71%	4.60%
New Hampshire	3.21%	3.57%	7.68%	7.37%	5.56%	4.02%
Rhode Island	3.71%	3.94%	10.20%	11.21%	6.46%	4.76%
Vermont	2.06%	3.50%	6.82%	9.37%	5.52%	2.51%
Middle Atlantic:						
New Jersey	3.33%	3.90%	11.10%	6.97%	6.11%	3.94%
New York	1.87%	2.61%	5.79%	7.88%	5.89%	2.22%
Pennsylvania	2.37%	3.49%	8.36%	6.85%	4.00%	3.20%
East North Central:						
Illinois	2.13%	2.17%	7.35%	9.99%	5.83%	2.02%
Indiana	4.00%	4.01%	9.91%	6.77% *	7.88%	3.30%
Michigan	2.21%	4.41%	10.12%	6.83%	6.03%	4.82%
Ohio	2.40%	3.47%	5.32%	9.14%	5.93%	3.15%
Wisconsin	3.95%	3.97%	5.08%	10.49%	9.42%	3.24%
West North Central:						
Iowa	2.22%	3.03%	8.10%	7.68%	6.79%	1.45%
Kansas	2.65%	3.29%	10.43%	8.64%	6.11%	4.66%
Minnesota	4.78%	4.92%	11.50% *	5.49%	5.86%	5.02%
Missouri	3.37%	4.63%	9.08%	11.90% *	7.48%	4.49%
Nebraska	2.80%	2.61%	13.56% *	6.73%	6.00%	3.25%
North Dakota	3.31%	4.85%	8.23%	4.44%	4.45%	4.24%
South Dakota	2.76%	2.91%	10.51%	6.37%	5.10%	4.52%
South Atlantic:						
Delaware	4.06%	4.16%	7.10%	13.12% *	12.88% *	5.52%
District of Columbia	3.12%	3.07%	14.12% *	14.25%	10.18% *	2.93%
Florida	2.90%	3.18%	6.40%	12.57% *	4.86%	3.82%
Georgia	3.51%	3.08%	12.78% *	10.61% *	10.48% *	2.85%
Maryland	3.02%	3.86%	10.83%	12.12% *	9.13% *	3.53%
North Carolina	3.01%	3.59%	7.69%	11.02%	4.71%	4.53%
South Carolina	4.27%	5.83%	13.03% *	6.65% *	4.29%	5.08%
Virginia	5.05%	5.32%	8.08% *	10.12% *	6.92% *	5.35%
West Virginia	2.92%	2.71%	13.50% *	12.51% *	5.36%	4.28%
East South Central:						
Alabama	4.26%	4.38%	10.52%	12.94% *	6.96%	4.00%
Kentucky	2.78%	2.85%	4.84%	10.41% *	6.38%	2.62%
Mississippi	5.42%	5.82%	13.54% *	13.39% *	4.85%	8.10%
Tennessee	2.70%	3.08%	8.45%	7.47% *	5.85%	2.92%
West South Central:						
Arkansas	2.50%	2.76%	7.10%	10.84% *	3.17%	4.09%
Louisiana	4.45%	5.41%	14.64% *	10.03% *	10.88% *	8.04%
Oklahoma	2.61%	3.30%	11.49%	5.44%	4.83%	3.28%
Texas	2.34%	3.07%	6.45% *	4.68% *	3.09% *	3.63%
Mountain:						
Arizona	2.42%	3.77%	9.72% *	13.34%	5.65%	4.67%
Colorado	2.90%	2.62%	10.12% *	13.21%	11.33% *	3.13%
Idaho	4.62%	6.53%	10.11%	10.97% *	7.38%	5.56%
Montana	2.47%	3.28%	10.46%	11.41%	6.52%	5.05%
Nevada	3.97%	5.15%	13.38%	10.26% *	10.65% *	4.15%
New Mexico	3.10%	3.53%	10.71% *	13.67% *	6.40%	3.71%
Utah	3.12%	4.07%	11.39%	8.70%	7.64%	4.67%
Wyoming	4.82%	5.21%	10.99%	9.93%	8.06%	5.55%
Pacific:						
Alaska	4.06%	4.35%	11.32%	10.76%	11.40% *	4.82%
California	2.40%	2.64%	5.91%	6.67%	4.84%	2.40%
Hawaii	2.15%	2.87%	7.11%	7.51%	2.72%	2.84%
Oregon	2.02%	2.24%	9.34%	8.21%	7.31%	3.37%
Washington	2.79%	3.54%	5.39%	9.26% *	8.05%	3.80%

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.

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