employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2004

| Division and State | Total | 75\% or Percent Full-Time Employees |  |  | Percent Low-Wage 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 23.7\% | 24.4\% | 20.4\% | 21.8\% | 17.7\% | 25.2\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 18.1\% | 18.7\% | 16.8\% | 12.3\% | 7.3\%* | 19.4\% |
| Maine | 26.1\% | 24.1\% | 41.7\% | 7.3\%* | 11.3\%* | 28.7\% |
| Massachusetts | 11.3\% | 11.1\% | 10.9\%* | 14.9\%* | 11.5\%* | 11.3\% |
| New Hampshire | 17.5\% | 16.2\% | 16.3\% * | 35.1\%* | 10.5\%* | 20.2\% |
| Rhode Island | 26.6\% | 24.1\% | 35.5\% * | 35.5\%* | 33.3\% | 25.4\% |
| Vermont | 26.8\% | 26.3\% | 11.7\% | 47.0\% | 15.3\%* | 28.9\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 30.0\% | 26.1\% | 18.7\% * | 59.0\% | 20.1\%* | 32.0\% |
| New York | 26.1\% | 25.7\% | 33.2\% | 20.6\%* | 15.0\% | 28.0\% |
| Pennsylvania | 21.8\% | 22.9\% | 21.8\%* | 12.4\%* | 17.0\% | 22.8\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 19.0\% | 19.9\% | 13.1\%* | 15.4\%* | 13.0\%* | 20.3\% |
| Indiana | 14.4\% | 15.7\% | 11.4\%* | 6.8\%* | 16.6\%* | 13.6\% |
| Michigan | 33.8\% | 35.2\% | 26.0\%* | 31.6\% | 31.5\% | 34.2\% |
| Ohio | 20.0\% | 21.6\% | 17.3\%* | 8.9\%* | 21.5\% | 19.6\% |
| Wisconsin | 13.7\% | 12.0\% | 7.5\%* | 31.9\% | 10.6\%* | 14.3\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 19.0\% | 19.2\% | 41.4\% | 9.4\%* | 16.6\%* | 19.8\% |
| Kansas | 17.8\% | 17.9\% | 17.3\%* | 18.2\%* | 14.5\%* | 18.9\% |
| Minnesota | 18.9\% | 18.2\% | 25.7\%* | 17.7\%* | 13.4\%* | 19.7\% |
| Missouri | 18.7\% | 19.0\% | 15.7\% * | 18.7\%* | 26.7\%* | 16.7\% |
| Nebraska | 22.7\% | 28.8\% | 3.3\%* | 9.9\%* | 16.0\% | 24.2\% |
| North Dakota | 29.2\% | 30.1\% | 30.1\%* | 22.7\%* | 23.9\%* | 30.3\% |
| South Dakota | 27.6\% | 24.7\% | 34.0\% * | 38.4\% | 13.1\%* | 33.7\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 21.5\% | 22.8\% | 21.9\%* | 3.8\%* | 6.2\%* | 26.6\% |
| District of Columbia | 34.2\% | 34.3\% | 29.6\%* | 45.6\%* | 5.1\%* | 37.1\% |
| Florida | 22.4\% | 24.3\% | 9.6\%* | 15.4\%* | 8.7\% | 25.1\% |
| Georgia | 17.9\% | 19.2\% | 15.2\% * | 3.4\%* | 11.7\%* | 19.5\% |
| Maryland | 15.4\% | 16.4\% | 12.7\%* | 11.2\%* | 4.3\%* | 17.6\% |
| North Carolina | 24.1\% | 25.4\% | 18.1\%* | 16.5\%* | 15.9\%* | 27.9\% |
| South Carolina | 21.3\% | 21.3\% | 23.9\%* | 12.6\%* | 12.5\%* | 23.6\% |
| Virginia | 18.5\% | 18.7\% | 17.1\%* | 18.2\%* | 9.5\%* | 20.4\% |
| West Virginia | 26.5\% | 29.5\% | 12.4\%* | 13.3\%* | 24.5\% | 27.9\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 36.6\% | 37.2\% | 28.4\%* | 30.9\%* | 15.0\% | 43.2\% |
| Kentucky | 18.9\% | 19.6\% | 21.2\%* | 2.9\%* | 15.5\%* | 19.7\% |
| Mississippi | 29.4\% | 31.6\% | 9.0\%* | 14.1\%* | 30.3\%* | 28.9\% |
| Tennessee | 14.2\% | 14.6\% | 14.9\% * | 3.0\%* | 8.5\%* | 17.6\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 19.8\% | 19.9\% | 14.3\%* | 28.7\%* | 10.5\%* | 23.4\% |
| Louisiana | 26.4\% | 28.8\% | 13.7\% * | 8.9\%* | 29.8\%* | 25.7\% |
| Oklahoma | 26.0\% | 27.3\% | 20.7\%* | 14.2\%* | 31.3\% | 24.6\% |
| Texas | 21.7\% | 23.4\% | 12.2\% * | 3.5\%* | 14.3\% | 24.7\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 20.6\% | 17.5\% | 15.5\%* | 67.7\% | 14.1\%* | 21.6\% |
| Colorado | 20.9\% | 21.4\% | 18.2\% * | 14.8\%* | 13.7\% | 22.2\% |
| Idaho | 29.1\% | 34.0\% | 12.6\%* | 19.5\%* | 24.7\% | 31.5\% |
| Montana | 41.7\% | 45.0\% | 35.4\%* | 23.3\%* | 29.3\% | 45.9\% |
| Nevada | 24.2\% | 25.8\% | 24.1\%* | 3.9\%* | 22.3\%* | 24.7\% |
| New Mexico | 23.4\% | 23.8\% | 21.5\%* | 22.1\%* | 14.5\%* | 26.7\% |
| Utah | 22.3\% | 20.5\% | 28.8\%* | 38.8\% | 25.7\%* | 20.8\% |
| Wyoming | 39.0\% | 39.9\% | 27.7\%* | 49.0\% | 49.7\% | 34.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 36.6\% | 38.2\% | 29.8\%* | 36.3\%* | 19.2\%* | 38.3\% |
| California | 29.6\% | 30.5\% | 21.3\% | 35.5\% | 24.3\% | 30.7\% |
| Hawaii | 44.8\% | 47.8\% | 30.7\% | 51.5\% | 43.3\% | 45.5\% |
| Oregon | 44.0\% | 37.7\% | 66.7\% | 45.0\% | 56.7\% | 41.0\% |
| Washington | 46.9\% | 48.0\% | 54.4\% | 19.2\%* | 28.3\%* | 51.6\% |

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.C.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2004

| Division and State | Total | $\begin{array}{cc} \text { Percent Full-Time Employees } \\ 75 \% \text { or more } & \text { Less than } 50 \% \end{array}$ |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.45\% | 0.58\% | 1.06\% | 2.13\% | 0.88\% | 0.44\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.82\% | 3.69\% | 4.74\% | 3.53\% | 3.64\%* | 3.64\% |
| Maine | 2.86\% | 2.53\% | 7.69\% | 4.02\%* | 7.30\%* | 2.99\% |
| Massachusetts | 1.58\% | 2.04\% | 8.71\%* | 5.94\%* | 4.96\%* | 1.52\% |
| New Hampshire | 2.66\% | 3.01\% | 6.54\%* | 11.35\%* | 5.68\%* | 3.40\% |
| Rhode Island | 3.87\% | 4.18\% | 10.81\%* | 10.99\%* | 7.07\% | 4.39\% |
| Vermont | 3.23\% | 4.36\% | 2.81\% | 10.91\% | 4.82\%* | 3.52\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 5.01\% | 2.99\% | 10.62\%* | 14.28\% | 7.94\%* | 5.64\% |
| New York | 2.78\% | 3.32\% | 9.24\% | 8.88\%* | 3.12\% | 3.09\% |
| Pennsylvania | 2.79\% | 3.35\% | 9.95\%* | 4.19\%* | 3.39\% | 3.44\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.47\% | 4.29\% | 10.28\%* | 9.72\%* | 6.68\%* | 3.85\% |
| Indiana | 2.10\% | 2.53\% | 10.13\%* | 10.02\%* | 7.85\%* | 1.88\% |
| Michigan | 3.31\% | 4.08\% | 8.56\%* | 9.47\% | 8.25\% | 4.17\% |
| Ohio | 2.21\% | 2.98\% | 8.22\%* | 11.57\%* | 6.10\% | 3.17\% |
| Wisconsin | 3.27\% | 3.09\% | 7.58\%* | 7.76\% | 8.49\%* | 3.30\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.66\% | 2.53\% | 7.93\% | 6.48\%* | 6.20\%* | 3.02\% |
| Kansas | 2.65\% | 3.17\% | 9.77\%* | 6.51\%* | 5.99\%* | 3.87\% |
| Minnesota | 2.75\% | 3.63\% | 11.74\%* | 8.27\%* | 6.49\%* | 3.14\% |
| Missouri | 3.10\% | 3.62\% | 7.00\%* | 10.39\%* | 9.20\%* | 2.79\% |
| Nebraska | 4.84\% | 5.24\% | 10.46\%* | 4.65\%* | 4.44\% | 6.83\% |
| North Dakota | 6.19\% | 7.71\% | 11.61\%* | 9.91\%* | 9.24\%* | 6.73\% |
| South Dakota | 5.52\% | 4.08\% | 10.85\%* | 9.82\% | 5.11\%* | 7.24\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3.54\% | 3.45\% | 9.30\%* | 10.32\%* | 14.48\%* | 3.79\% |
| District of Columbia | 3.67\% | 3.59\% | 12.81\%* | 14.36\%* | 9.91\%* | 3.46\% |
| Florida | 4.66\% | 5.05\% | 4.34\%* | 13.68\%* | 2.23\% | 5.18\% |
| Georgia | 2.70\% | 2.69\% | 7.06\%* | 4.64\%* | 4.09\%* | 2.87\% |
| Maryland | 1.94\% | 3.84\% | 9.93\%* | 16.51\%* | 1.97\%* | 2.55\% |
| North Carolina | 4.32\% | 4.84\% | 12.08\%* | 6.79\%* | 9.55\%* | 5.07\% |
| South Carolina | 3.21\% | 4.16\% | 8.37\%* | 8.48\%* | 4.95\%* | 6.07\% |
| Virginia | 3.78\% | 4.56\% | 10.35\%* | 5.93\%* | 4.48\%* | 4.50\% |
| West Virginia | 3.77\% | 4.23\% | 14.48\%* | 13.42\%* | 5.39\% | 4.92\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.77\% | 3.95\% | 13.19\%* | 11.93\%* | 3.57\% | 4.06\% |
| Kentucky | 2.40\% | 3.21\% | 7.38\%* | 10.33\%* | 5.74\%* | 2.77\% |
| Mississippi | 4.62\% | 5.33\% | 14.11\%* | 13.44\%* | 9.91\%* | 6.11\% |
| Tennessee | 2.54\% | 3.63\% | 8.08\%* | 1.85\%* | 7.22\%* | 2.39\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 3.61\% | 4.26\% | 10.59\%* | 10.42\% * | 5.60\%* | 4.09\% |
| Louisiana | 4.16\% | 4.89\% | 16.24\%* | 10.18\%* | 11.86\%* | 4.46\% |
| Oklahoma | 2.50\% | 2.33\% | 12.71\%* | 10.72\%* | 5.69\% | 3.02\% |
| Texas | 3.20\% | 3.70\% | 6.49\%* | 1.11\%* | 4.11\% | 3.38\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.74\% | 2.92\% | 9.73\%* | 16.11\% | 5.50\%* | 3.56\% |
| Colorado | 3.12\% | 3.46\% | 11.47\%* | 9.28\%* | 3.92\% | 3.42\% |
| Idaho | 5.35\% | 7.43\% | 3.82\%* | 7.32\%* | 7.38\% | 6.76\% |
| Montana | 4.67\% | 6.24\% | 13.21\%* | 12.45\%* | 6.71\% | 5.63\% |
| Nevada | 3.80\% | 3.86\% | 9.41\%* | 13.21\%* | 10.40\%* | 3.85\% |
| New Mexico | 4.69\% | 5.38\% | 9.64\%* | 15.22\%* | 7.94\%* | 5.25\% |
| Utah | 5.33\% | 5.83\% | 11.46\%* | 11.08\% | 9.65\%* | 5.99\% |
| Wyoming | 4.63\% | 5.67\% | 13.18\%* | 12.43\% | 10.27\% | 5.70\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 5.73\% | 5.01\% | 14.25\%* | 12.71\%* | 12.73\%* | 5.80\% |
| California | 2.29\% | 2.79\% | 6.01\% | 8.48\% | 3.54\% | 2.46\% |
| Hawaii | 3.29\% | 4.17\% | 8.43\% | 11.21\% | 5.48\% | 3.59\% |
| Oregon | 2.62\% | 4.11\% | 11.52\% | 10.14\% | 12.21\% | 2.88\% |
| Washington | 4.01\% | 5.06\% | 10.59\% | 10.86\%* | 10.92\%* | 4.35\% |

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.

