

**Table VII.D.1 (2004) Average total family 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 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	10,006	9,984	10,113	10,177	9,441	10,098
New England:						
Connecticut	11,035	10,981	11,751	9,771	10,654	11,084
Maine	10,823	10,859	10,711	10,472	9,404	11,015
Massachusetts	10,559	10,375	11,043	12,928	10,546	10,560
New Hampshire	11,156	10,879	12,678	10,846	10,750	11,252
Rhode Island	10,220	10,027	11,060	11,197	10,722	10,186
Vermont	10,690	10,758	10,283	10,493	9,778	10,819
Middle Atlantic:						
New Jersey	11,425	11,362	10,179	12,303	10,260	11,538
New York	10,397	10,338	10,655	10,735	9,324	10,532
Pennsylvania	9,987	9,964	11,110	9,089	10,709	9,925
East North Central:						
Illinois	10,357	10,408	9,816	10,787	9,827	10,423
Indiana	9,869	9,722	10,975	10,092	10,023	9,845
Michigan	9,763	9,640	10,610	9,690	9,937	9,734
Ohio	9,590	9,539	10,174	8,806	9,421	9,623
Wisconsin	10,146	10,090	11,091	9,662	10,712	10,091
West North Central:						
Iowa	9,422	9,458	9,356	8,899	9,070	9,482
Kansas	9,482	9,413	10,549	9,028	10,052	9,356
Minnesota	10,307	10,574	8,949	10,736	8,385	10,724
Missouri	9,212	9,370	8,657	7,998	8,751	9,292
Nebraska	9,606	9,446	10,486	9,664	9,145	9,712
North Dakota	7,800	7,816	8,425	6,596	5,426	8,226
South Dakota	10,023	9,349	11,999	8,665	10,362	9,958
South Atlantic:						
Delaware	10,589	10,593	10,273	11,044	8,768	10,876
District of Columbia	11,742	11,829	9,634	13,015	10,923	11,837
Florida	10,444	10,574	9,620	9,863	9,560	10,563
Georgia	9,317	9,336	9,122	9,019	8,707	9,451
Maryland	9,855	9,790	9,639	11,710	9,000	9,937
North Carolina	10,241	10,177	9,001	12,390	11,347	9,935
South Carolina	9,977	9,976	10,277	9,184	10,102	9,961
Virginia	10,230	10,195	10,936	7,565	10,003	10,304
West Virginia	9,592	9,802	7,678	9,355	8,575	9,888
East South Central:						
Alabama	9,322	9,362	9,705	7,557	9,037	9,374
Kentucky	9,887	9,877	10,151	9,774	9,967	9,875
Mississippi	9,188	9,203	8,797	10,206	8,119	9,638
Tennessee	10,541	10,745	9,381	10,256	10,713	10,484
West South Central:						
Arkansas	8,383	8,350	9,836	6,163	7,318	8,711
Louisiana	10,211	10,158	10,350	11,593	9,537	10,308
Oklahoma	9,439	9,514	8,665	9,588	8,858	9,519
Texas	10,110	10,162	9,780	9,120	9,393	10,251
Mountain:						
Arizona	8,979	8,964	9,226	8,957	7,597	9,142
Colorado	10,228	10,263	9,949	9,833	8,936	10,401
Idaho	8,908	8,773	9,810	9,521	9,428	8,736
Montana	9,034	9,126	8,912	7,845	9,587	8,944
Nevada	9,970	9,865	11,418	8,188	10,721	9,808
New Mexico	9,623	9,578	9,826	10,055	9,093	9,753
Utah	8,654	8,596	9,365	8,797	8,114	8,784
Wyoming	9,687	9,705	9,269	10,100	9,750	9,676
Pacific:						
Alaska	10,361	10,284	10,750	10,732	8,366	10,498
California	9,557	9,526	9,844	9,533	8,207	9,767
Hawaii	8,580	8,485	8,901	9,279	8,373	8,618
Oregon	9,906	10,006	10,573	7,042	8,920	10,036
Washington	10,217	10,384	9,913	8,707	8,981	10,357

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.

\*\* 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 (2004) Standard error for average total family 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 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	28.25	37.22	139.37	252.33	116.31	38.85
New England:						
Connecticut	183.46	242.41	1,565.22	1,127.77	1,279.33	287.00
Maine	286.63	302.23	798.30	760.64	894.45	201.82
Massachusetts	184.67	229.12	386.64	1,571.78	374.45	190.13
New Hampshire	284.10	336.32	832.71	699.76	288.09	361.56
Rhode Island	375.94	491.05	1,798.59	1,397.70	1,277.87	389.99
Vermont	254.61	383.36	628.42	1,149.15	541.06	313.04
Middle Atlantic:						
New Jersey	291.89	304.80	490.23	1,126.12	430.16	326.25
New York	189.19	246.91	690.97	501.97	726.57	188.46
Pennsylvania	290.39	323.59	562.09	788.53	388.60	325.95
East North Central:						
Illinois	242.61	261.49	568.16	2,101.86	1,174.12	286.87
Indiana	190.02	250.43	1,694.99	1,925.36	597.89	224.65
Michigan	198.85	195.02	374.95	762.84	326.64	182.29
Ohio	182.09	207.71	489.07	1,061.17	327.40	220.41
Wisconsin	286.13	271.58	1,342.46	1,382.45	646.52	290.91
West North Central:						
Iowa	222.46	253.07	615.74	1,244.45	543.52	246.14
Kansas	215.57	275.00	609.19	1,696.72	593.77	388.50
Minnesota	522.67	581.69	821.11	498.74	615.91	577.11
Missouri	195.88	186.53	1,171.84	1,507.01	746.44	208.56
Nebraska	170.06	257.25	1,235.73	1,664.67	586.55	205.38
North Dakota	327.32	423.86	1,023.57	999.47	1,198.58	432.72
South Dakota	321.65	237.66	1,837.54	1,058.40	695.29	408.63
South Atlantic:						
Delaware	313.07	310.37	1,022.29	775.95	1,123.54	330.88
District of Columbia	355.35	360.81	1,209.91	3,649.10	2,078.18	382.01
Florida	204.50	271.71	612.37	1,856.29	466.98	236.81
Georgia	193.83	172.54	1,332.44	1,427.58	364.89	185.70
Maryland	312.65	372.22	389.78	1,546.74	527.11	322.85
North Carolina	453.85	426.04	1,496.25	2,279.39	595.19	440.79
South Carolina	167.87	213.58	820.53	1,565.24	836.35	214.53
Virginia	287.26	299.41	1,197.33	1,231.68	794.23	249.61
West Virginia	394.14	448.00	1,134.54	2,120.67	400.10	489.48
East South Central:						
Alabama	342.69	362.76	1,124.22	1,245.56	622.89	362.44
Kentucky	270.10	380.50	1,750.28	747.16	592.34	374.93
Mississippi	409.24	390.12	1,827.76	2,120.72	692.49	343.06
Tennessee	364.75	386.14	323.42	1,225.93	651.32	458.48
West South Central:						
Arkansas	342.84	348.45	714.84	1,138.97	471.61	370.99
Louisiana	389.73	425.24	2,230.08	2,527.75	1,133.50	434.10
Oklahoma	261.28	278.53	1,156.20	1,615.71	686.57	248.65
Texas	236.25	261.03	485.41	1,475.39	477.45	239.19
Mountain:						
Arizona	258.88	295.31	1,124.06	1,824.54	872.58	290.33
Colorado	308.19	294.24	1,201.97	1,921.92	1,013.63	366.91
Idaho	317.90	319.71	737.61	2,023.55	770.55	283.56
Montana	304.98	315.82	1,742.11	1,746.67	1,602.64	271.50
Nevada	369.20	303.82	977.74	1,559.97	713.25	364.25
New Mexico	514.08	585.97	1,520.32	1,681.08	386.30	601.52
Utah	224.23	255.41	531.19	2,134.40	295.71	207.10
Wyoming	341.92	443.66	536.13	1,458.51	1,346.90	439.92
Pacific:						
Alaska	492.90	649.79	1,884.91	1,568.07	1,554.15	483.61
California	158.58	174.72	789.00	611.48	326.40	144.98
Hawaii	233.54	265.19	972.83	1,761.43	444.87	292.93
Oregon	384.09	419.45	1,722.98	1,157.80	743.36	406.24
Washington	365.74	369.36	583.45	1,135.04	927.08	312.21

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.

\*\* 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.